

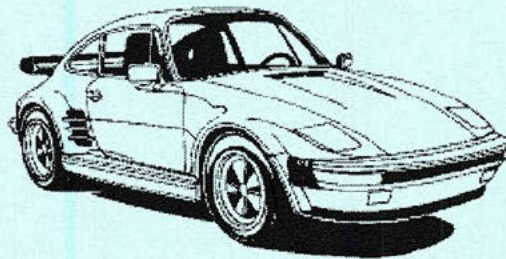
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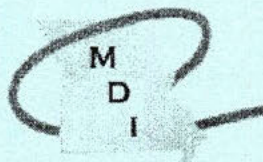
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1999 Missouri Private Passenger Automobile Insurance Report



Missouri Department of Insurance
Statistics Section
July 2000



STATE OF MISSOURI
Department of Insurance
1999 Automobile Insurance Report

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1999 Missouri Private Passenger Automobile Insurance Report

The 1999 Missouri Private Passenger Automobile Insurance Report provides the public with summaries of premium, loss and market share data. It attempts to summarize key statistical analyses to assist readers in understanding the current state of the insurance industry in the state.

The report provides information on the private passenger automobile insurance market at the state, Metropolitan Statistical Areas (MSA) and county levels. It adopts a comparative approach to premiums, losses and market share during a 10 year time period.

The MPPAIR report is available by sending an order and check for \$35 to Statistics Section, MDI, P.O.Box 690, Jefferson City, MO 65102-0690.

Contact bkabler@mail.state.mo.us and mjawadi@mail.state.mo.us with Internet inquiries about the report's contents.

Other Publications Available

The Missouri Department of Insurance publishes the following reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

Missouri Department of Insurance Annual Report
Missouri Private Passenger Automobile Insurance Report
Missouri Medical Malpractice (Closed Claim) Report
Missouri Real Estate Malpractice (Closed Claim) Report
Missouri Legal Malpractice (Closed Claim) Report
Missouri Products Liability (Closed Claim) Report
Missouri Health Maintenance Organization Report
Missouri Complaint Index Report
Missouri Life, Accident & Health Supplement Report
Missouri Property & Casualty Supplement Report
Missouri Commercial Liability Report
Mortgage Guaranty Report

Databases Available

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573-751-3163.

Definition of terms

Bodily injury and property damage liability: This coverage pays when you are held legally liable for injury or death and/or for damage to the property of others caused by your vehicle.

Collision: pays for loss or damage to your vehicle caused by collision with another vehicle or object.

Comprehensive: pays for loss or damage to your vehicle caused by perils other than collision with another vehicle or object (i.e. fire, theft, etc.).

Preferred drivers: Drivers who can get a policy form ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.

MSA: metropolitan statistical area, defined by the U.S. Census Bureau.

Market Share: Defined by premium written and presented by company and by group

1. **Market Share–Top Five State Writers:** market share within geographic area of the five largest statewide writers.

2. **Market Share–Top Five Local Writers:** market share within geographic area of the five largest writers within that area.

In many cases, the five largest statewide entities (company or group) and five largest local entities are the same.

Combined premium: average liability premium + average collision premium + average comprehensive premium

Average annual premium: premium written / exposures

Pure premium: dollar losses paid/ exposures

Cash flow loss ratio (Loss Ratio): dollar losses paid/ premium written

Loss frequency: Number of losses / exposures

Loss severity: dollar losses paid/ number of losses

Private Passenger Automobile Insurance

Statewide Trends

Private Passenger Automobile Insurance

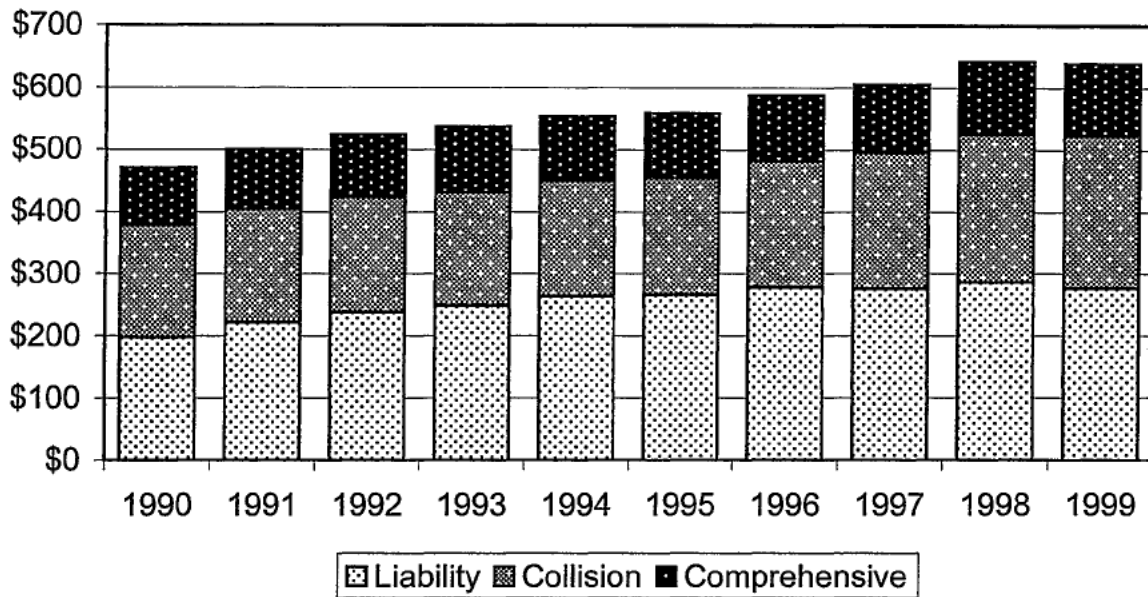
Statewide Average Insurance Premium

Statewide Annual Average Auto Insurance Premiums 1990-1999

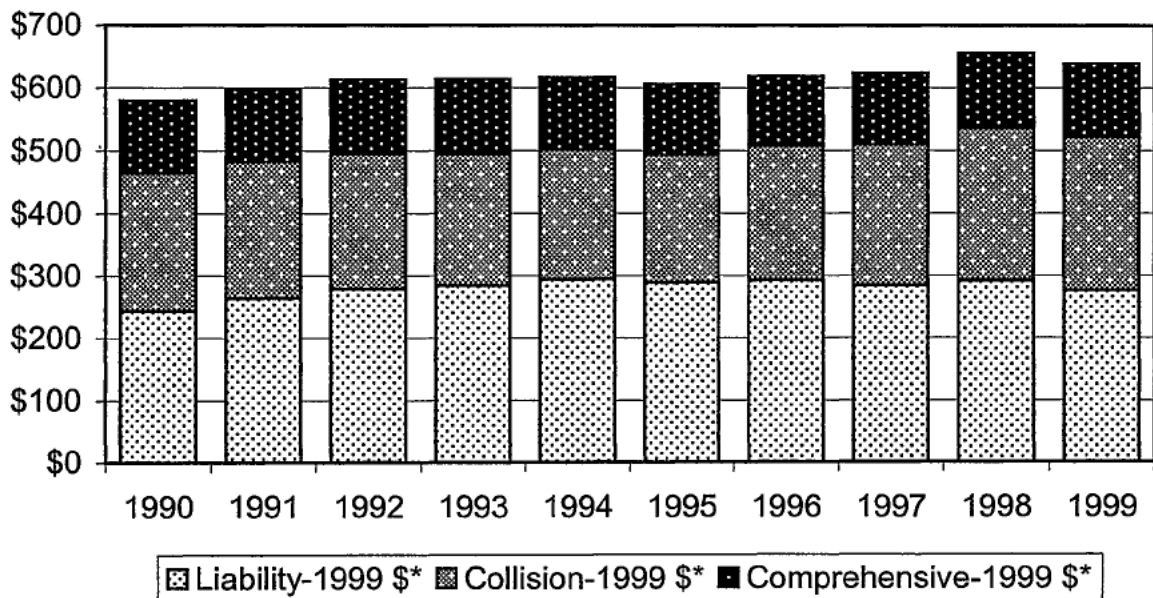
Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Liability	\$198	\$222	\$239	\$248	\$264	\$266	\$278	\$276	\$286	\$276
Liability-1999 \$*	\$243	\$264	\$279	\$284	\$294	\$289	\$293	\$284	\$292	\$276
Collision	\$180	\$182	\$184	\$183	\$186	\$188	\$204	\$219	\$239	\$246
Collision-1999 \$*	\$222	\$217	\$216	\$210	\$207	\$204	\$214	\$225	\$244	\$246
Comprehensive	\$93	\$96	\$101	\$105	\$104	\$104	\$106	\$110	\$117	\$117
Comprehensive-1999 \$*	\$114	\$115	\$118	\$120	\$115	\$113	\$112	\$114	\$119	\$117
Combined	\$471	\$500	\$524	\$536	\$553	\$558	\$587	\$605	\$642	\$639
Combined-1999 \$*	\$579	\$596	\$613	\$614	\$617	\$606	\$619	\$624	\$655	\$639

* Inflation adjusted 1999 Dollars

Nominal Dollars



Inflation Adjusted Dollars



Private Passenger Automobile Insurance

Statewide Losses

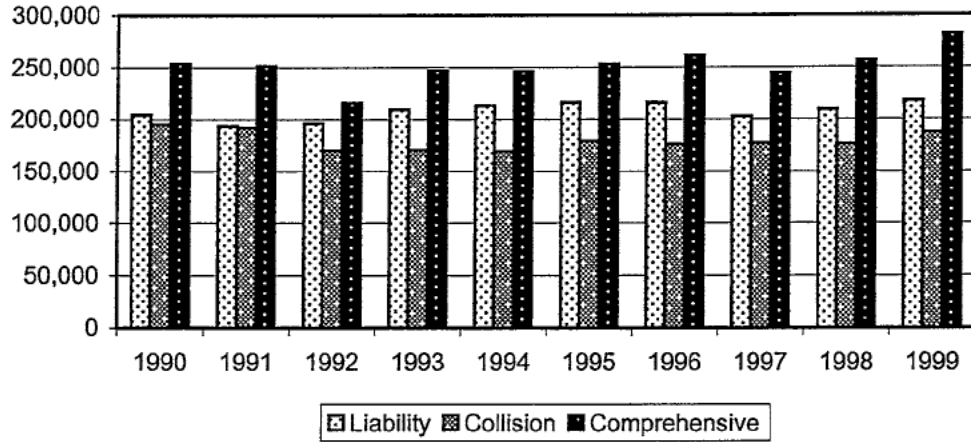
Statewide, All Drivers Annual Totals and Losses

	Liability									
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	3,186,600	3,111,846	3,191,356	3,255,682	3,273,339	3,453,325	3,478,905	3,532,628	3,561,210	3,655,182
Premium Written	\$630,608,055	\$689,701,801	\$761,264,535	\$807,874,254	\$863,429,493	\$919,299,061	\$966,440,974	\$974,640,580	1,021,359,300	1,009,619,242
Losses Paid	\$447,433,976	\$452,156,008	\$494,371,498	\$525,851,356	\$561,487,843	\$581,601,838	\$592,006,127	\$597,076,628	635,708,667	665,667,014
Loss Count	204,460	193,264	195,901	209,159	212,939	216,362	215,870	202,379	208,965	217,687
Loss Frequency	6.4%	6.2%	6.1%	6.4%	6.5%	6.3%	6.2%	5.7%	5.9%	6.0%
Loss Severity	\$2,188	\$2,340	\$2,524	\$2,514	\$2,637	\$2,688	\$2,742	\$2,950	\$3,042	\$3,058
Pure Premium	\$140	\$145	\$155	\$162	\$172	\$168	\$170	\$169	\$179	\$182
Loss Ratio	71.0%	65.6%	64.9%	65.1%	65.0%	63.3%	61.3%	61.3%	62.2%	65.9%

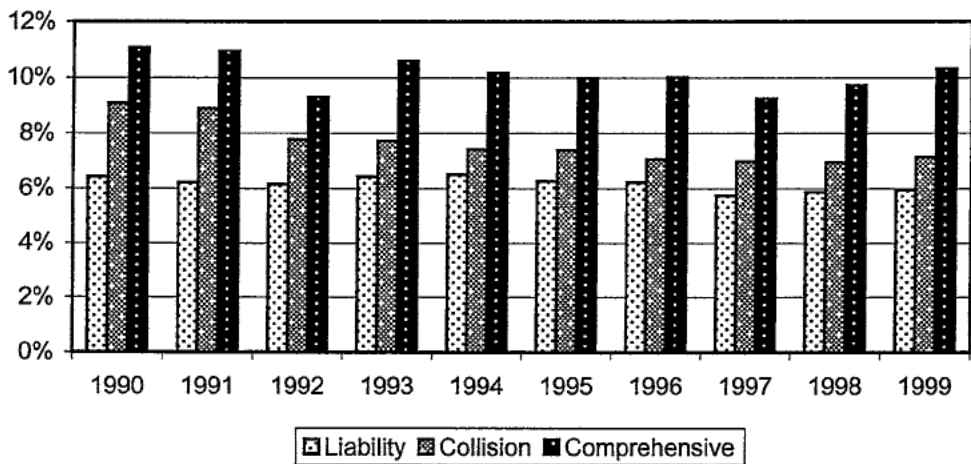
	Collision									
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	2,148,677	2,157,289	2,183,287	2,209,461	2,277,914	2,420,898	2,485,834	2,527,891	2,528,471	2,619,637
Premium Written	\$386,907,967	\$393,156,948	\$402,694,089	\$403,973,523	\$423,369,735	\$455,638,616	\$506,146,278	\$552,741,229	604,205,732	643,541,085
Losses Paid	\$258,078,118	\$244,526,093	\$222,707,109	\$256,505,691	\$281,140,907	\$328,378,088	\$349,462,286	\$372,730,933	365,560,295	402,430,672
Loss Count	194,856	191,787	169,776	170,562	168,786	178,500	175,361	176,282	175,555	186,765
Loss Frequency	9.1%	8.9%	7.8%	7.7%	7.4%	7.4%	7.1%	7.0%	6.9%	7.1%
Loss Severity	\$1,324	\$1,275	\$1,312	\$1,504	\$1,666	\$1,840	\$1,993	\$2,114	\$2,082	\$2,155
Pure Premium	\$120	\$113	\$102	\$116	\$123	\$136	\$141	\$147	\$145	\$154
Loss Ratio	66.7%	62.2%	55.3%	63.5%	66.4%	72.1%	69.0%	67.4%	60.5%	62.5%

	Comprehensive									
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	2,290,225	2,293,499	2,318,389	2,334,902	2,421,247	2,531,543	2,602,770	2,639,642	2,643,400	2,726,568
Premium Written	\$212,231,035	\$220,123,435	\$234,618,900	\$245,095,640	\$250,652,646	\$262,743,498	\$276,005,402	\$291,549,835	309,673,037	318,182,244
Losses Paid	\$141,107,756	\$133,236,040	\$120,859,473	\$152,171,682	\$157,620,883	\$173,307,954	\$171,578,411	\$157,212,899	194,411,490	215,663,908
Loss Count	253,234	250,942	215,668	246,939	245,827	252,475	260,555	244,194	256,431	281,222
Loss Frequency	11.1%	10.9%	9.3%	10.6%	10.2%	10.0%	10.0%	9.3%	9.7%	10.3%
Loss Severity	\$557	\$531	\$560	\$616	\$641	\$686	\$659	\$644	\$758	\$767
Pure Premium	\$62	\$58	\$52	\$65	\$65	\$68	\$66	\$60	\$74	\$79
Loss Ratio	66.5%	60.5%	51.5%	62.1%	62.9%	66.0%	62.2%	53.9%	62.8%	67.8%

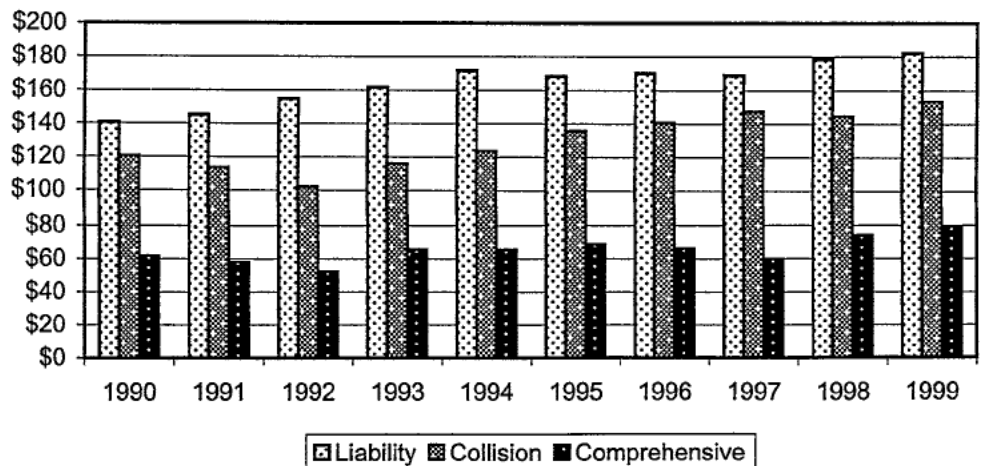
**Statewide Annual Loss Count
All Drivers**



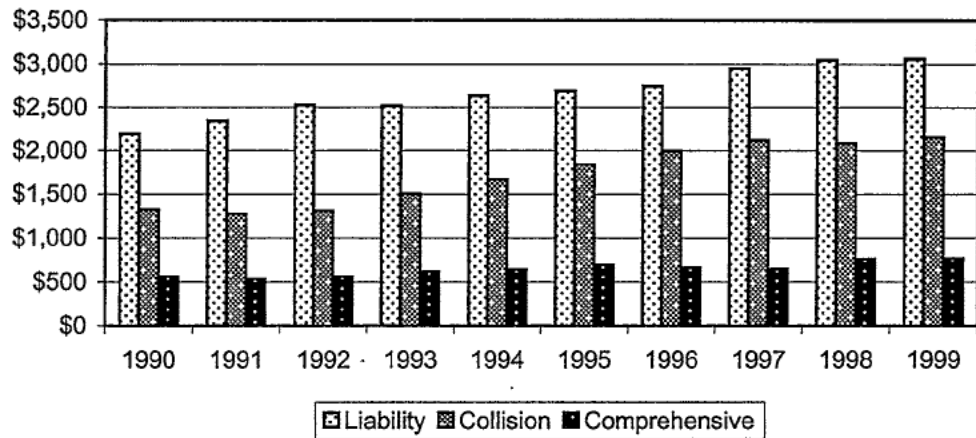
**Statewide Annual Loss Frequency
All Drivers**



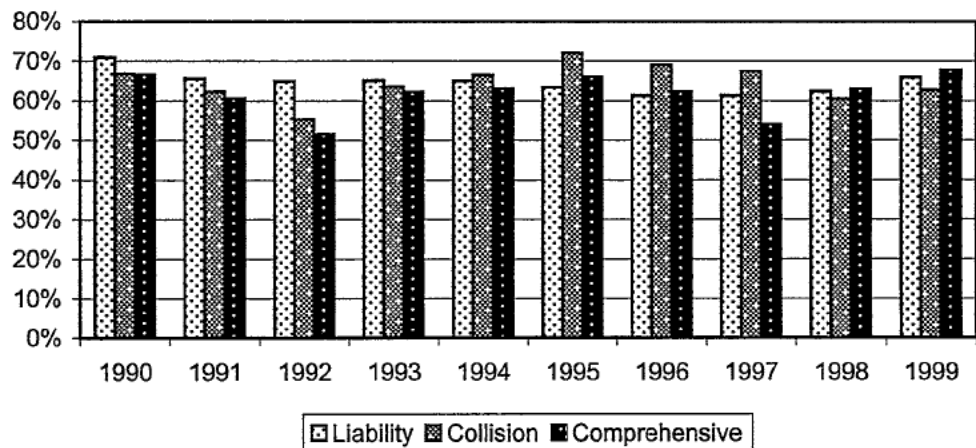
**Statewide Annual Pure Premium
All Drivers**



**Statewide Annual Loss Severity
All Drivers**



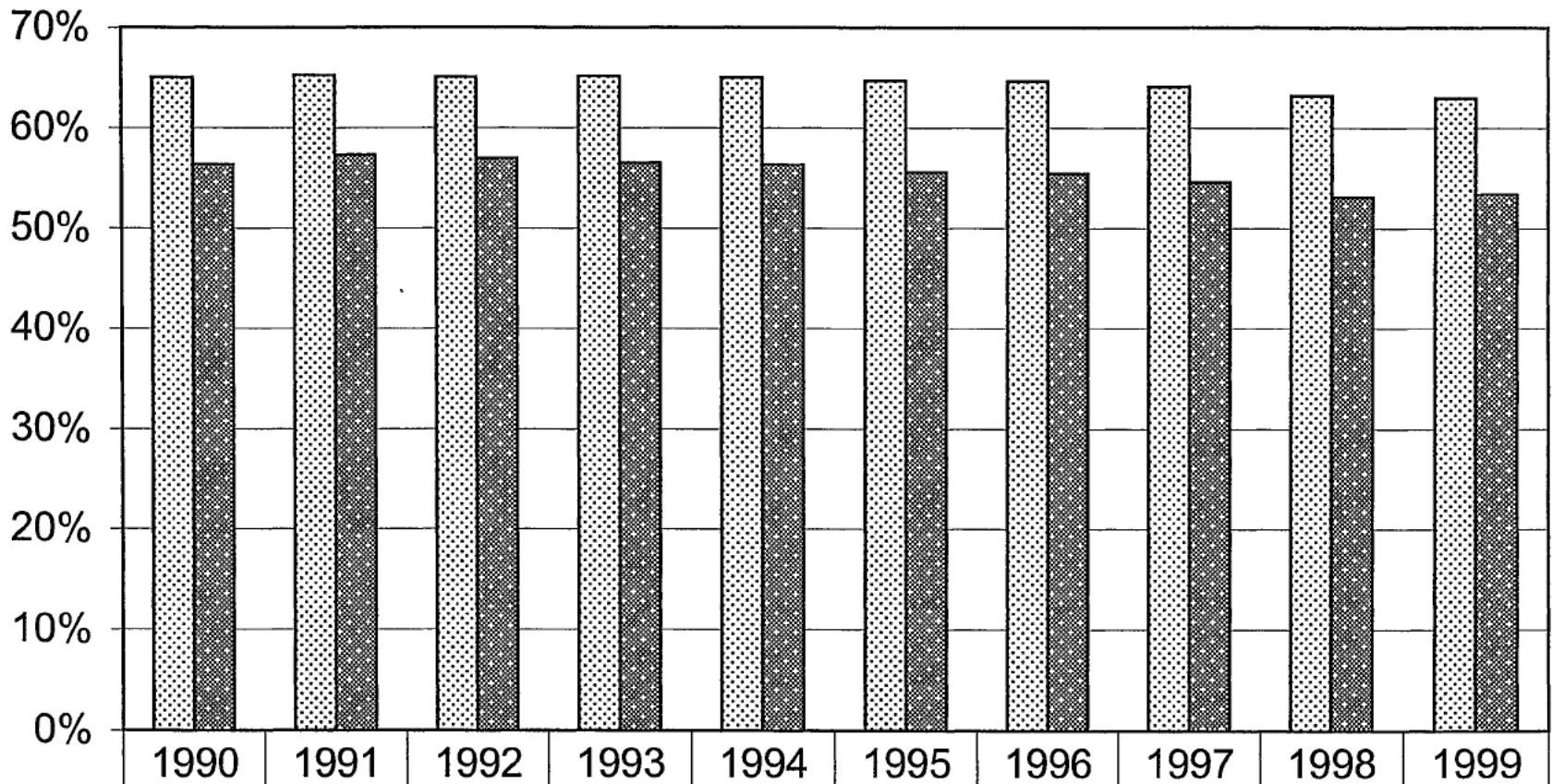
**Statewide Annual Loss Ratio
All Drivers**



Private Passenger Automobile Insurance

Statewide Market Share

Statewide Annual Group and Company Market Share Top Five Companies and Top Five Groups



 Group	65.0%	65.2%	65.1%	65.1%	65.0%	64.7%	64.6%	64.1%	63.2%	63.0%
 Company	56.4%	57.3%	57.0%	56.5%	56.3%	55.6%	55.4%	54.5%	53.1%	53.4%

Private Passenger Automobile Insurance

Minority Trends

Private Passenger Automobile Insurance

Minority Losses

**Annual Losses and Average Premium by Percent Minority
All Drivers**

Liability Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	6.2%	5.9%	5.9%	6.3%	6.3%	6.1%	6.0%	5.6%	5.7%	5.8%
20%-50% Minority	7.5%	6.9%	7.2%	7.6%	7.7%	7.6%	7.6%	7.2%	7.0%	7.3%
50%-100% Minority	8.4%	8.2%	8.3%	8.6%	8.9%	8.5%	8.8%	8.3%	8.2%	8.6%
Liability Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$2,145	\$2,328	\$2,493	\$2,504	\$2,650	\$2,658	\$2,710	\$2,953	\$3,042	\$3,067
20%-50% Minority	\$2,118	\$2,175	\$2,610	\$2,424	\$2,460	\$2,531	\$2,691	\$2,744	\$2,844	\$2,933
50%-100% Minority	\$2,310	\$2,319	\$2,521	\$2,659	\$2,551	\$2,777	\$2,748	\$3,041	\$3,135	\$2,999
Liability Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$132	\$138	\$147	\$157	\$168	\$161	\$164	\$164	\$174	\$178
20%-50% Minority	\$160	\$151	\$189	\$184	\$190	\$193	\$204	\$198	\$200	\$214
50%-100% Minority	\$194	\$190	\$209	\$229	\$227	\$236	\$241	\$252	\$256	\$257
Liability Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	68.8%	64.3%	63.3%	65.0%	65.5%	62.0%	60.4%	61.1%	62.3%	65.9%
20%-50% Minority	68.9%	58.8%	67.5%	62.7%	60.9%	61.2%	62.3%	60.5%	59.3%	66.0%
50%-100% Minority	69.9%	60.0%	60.9%	63.6%	59.6%	61.8%	60.4%	63.1%	62.0%	66.2%

Collision Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	8.7%	8.6%	7.5%	7.4%	7.1%	7.0%	6.8%	6.7%	6.7%	6.8%
20%-50% Minority	10.7%	10.3%	9.3%	9.8%	9.4%	9.4%	9.3%	9.2%	9.2%	9.4%
50%-100% Minority	13.3%	12.8%	11.7%	12.3%	12.5%	12.2%	11.7%	12.0%	12.0%	12.5%
Collision Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$1,325	\$1,277	\$1,315	\$1,515	\$1,683	\$1,854	\$2,003	\$2,120	\$2,101	\$2,167
20%-50% Minority	\$1,315	\$1,290	\$1,259	\$1,394	\$1,540	\$1,783	\$1,921	\$2,147	\$1,970	\$2,123
50%-100% Minority	\$1,331	\$1,250	\$1,279	\$1,431	\$1,525	\$1,714	\$1,876	\$1,991	\$1,915	\$1,959
Collision Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$115	\$109	\$98	\$112	\$119	\$130	\$136	\$142	\$140	\$148
20%-50% Minority	\$141	\$133	\$117	\$137	\$145	\$168	\$179	\$197	\$182	\$200
50%-100% Minority	\$177	\$160	\$149	\$176	\$191	\$209	\$220	\$238	\$229	\$244
Collision Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	66.0%	61.6%	54.7%	63.1%	66.0%	70.7%	68.4%	66.7%	60.1%	61.9%
20%-50% Minority	67.8%	64.0%	55.4%	64.5%	67.2%	76.1%	74.7%	75.4%	64.1%	68.7%
50%-100% Minority	69.3%	62.8%	57.0%	66.9%	70.6%	75.5%	72.5%	72.2%	64.4%	67.4%

**Annual Losses and Average Premium by Percent Minority
All Drivers**

Comrehensive Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	11.0%	10.9%	9.3%	10.6%	10.3%	10.0%	10.1%	9.4%	9.8%	10.4%
20%-50% Minority	10.8%	10.1%	9.9%	10.0%	8.5%	8.7%	8.7%	8.1%	8.4%	8.9%
50%-100% Minority	10.5%	10.6%	8.2%	9.0%	7.9%	7.6%	8.2%	7.4%	7.3%	9.1%
Comrehensive Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$537	\$512	\$535	\$601	\$634	\$676	\$648	\$627	\$741	\$753
20%-50% Minority	\$690	\$631	\$802	\$732	\$616	\$728	\$703	\$780	\$907	\$836
50%-100% Minority	\$848	\$821	\$867	\$896	\$881	\$874	\$929	\$1,015	\$1,173	\$1,108
Comrehensive Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$59	\$56	\$50	\$64	\$65	\$68	\$66	\$59	\$73	\$78
20%-50% Minority	\$74	\$64	\$79	\$73	\$53	\$63	\$61	\$63	\$77	\$74
50%-100% Minority	\$89	\$87	\$71	\$81	\$70	\$67	\$76	\$75	\$86	\$101
Comrehensive Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	66.2%	60.2%	50.4%	62.8%	64.8%	66.7%	63.4%	54.3%	63.3%	68.2%
20%-50% Minority	71.0%	59.4%	70.4%	62.9%	46.0%	54.5%	52.5%	53.0%	61.2%	60.6%
50%-100% Minority	62.4%	59.1%	47.0%	51.4%	45.6%	43.8%	49.0%	48.9%	54.2%	65.0%

Liability Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$192	\$215	\$232	\$241	\$257	\$260	\$271	\$269	\$280	\$270
20%-50% Minority	\$232	\$257	\$279	\$294	\$312	\$315	\$328	\$327	\$337	\$323
50%-100% Minority	\$277	\$317	\$343	\$359	\$380	\$381	\$399	\$399	\$413	\$389
Collision Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$175	\$177	\$179	\$178	\$181	\$183	\$198	\$212	\$233	\$239
20%-50% Minority	\$208	\$207	\$212	\$213	\$216	\$221	\$239	\$261	\$284	\$290
50%-100% Minority	\$255	\$254	\$262	\$263	\$270	\$277	\$303	\$330	\$356	\$362
Comrehensive Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$89	\$93	\$98	\$102	\$101	\$101	\$104	\$108	\$115	\$115
20%-50% Minority	\$105	\$107	\$113	\$117	\$114	\$115	\$117	\$120	\$125	\$123
50%-100% Minority	\$143	\$147	\$152	\$158	\$153	\$152	\$155	\$154	\$158	\$155
Combined Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$456	\$485	\$510	\$521	\$538	\$544	\$573	\$590	\$627	\$624
20%-50% Minority	\$545	\$572	\$603	\$623	\$642	\$651	\$684	\$708	\$747	\$736
50%-100% Minority	\$675	\$719	\$756	\$780	\$803	\$810	\$857	\$883	\$926	\$906

**Annual Losses and Average Premium by Percent Minority
Preferred Drivers**

Liability Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	5.7%	5.6%	5.5%	5.8%	5.9%	5.6%	5.5%	4.9%	5.0%	5.1%
20%-50% Minority	7.0%	6.4%	6.7%	7.2%	7.2%	7.0%	6.7%	6.2%	6.1%	6.4%
50%-100% Minority	7.5%	7.2%	7.7%	7.6%	8.1%	7.3%	7.5%	6.8%	6.8%	7.0%
Liability Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$2,112	\$2,306	\$2,434	\$2,444	\$2,608	\$2,604	\$2,667	\$2,949	\$3,034	\$3,066
20%-50% Minority	\$2,100	\$2,195	\$2,618	\$2,427	\$2,429	\$2,506	\$2,585	\$2,793	\$2,831	\$2,822
50%-100% Minority	\$2,322	\$2,484	\$2,565	\$2,667	\$2,548	\$2,736	\$2,681	\$2,952	\$3,150	\$2,952
Liability Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$121	\$128	\$134	\$143	\$154	\$145	\$146	\$146	\$153	\$156
20%-50% Minority	\$147	\$140	\$177	\$174	\$176	\$176	\$172	\$174	\$174	\$180
50%-100% Minority	\$175	\$179	\$197	\$203	\$206	\$198	\$202	\$201	\$213	\$208
Liability Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	68.7%	64.2%	63.7%	66.8%	67.5%	63.0%	60.9%	61.7%	63.6%	66.6%
20%-50% Minority	70.0%	58.9%	70.6%	68.9%	65.8%	65.2%	61.8%	63.2%	62.0%	65.9%
50%-100% Minority	72.6%	62.2%	65.3%	68.7%	65.9%	63.3%	62.3%	61.7%	64.8%	65.4%
Collision Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	8.5%	8.4%	7.3%	7.3%	6.9%	6.7%	6.4%	6.3%	6.2%	6.5%
20%-50% Minority	10.6%	10.2%	9.2%	9.6%	9.0%	8.7%	8.5%	8.3%	8.5%	8.9%
50%-100% Minority	13.3%	12.7%	11.7%	11.8%	11.7%	11.1%	10.5%	10.7%	10.9%	11.3%
Collision Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$1,309	\$1,259	\$1,289	\$1,457	\$1,607	\$1,780	\$1,905	\$2,035	\$2,003	\$2,066
20%-50% Minority	\$1,272	\$1,252	\$1,189	\$1,316	\$1,448	\$1,662	\$1,786	\$2,042	\$1,829	\$2,025
50%-100% Minority	\$1,304	\$1,219	\$1,241	\$1,399	\$1,463	\$1,637	\$1,764	\$1,906	\$1,870	\$1,887
Collision Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$111	\$105	\$94	\$106	\$111	\$119	\$122	\$127	\$125	\$133
20%-50% Minority	\$135	\$128	\$110	\$126	\$130	\$145	\$152	\$170	\$155	\$180
50%-100% Minority	\$173	\$155	\$146	\$166	\$172	\$181	\$185	\$203	\$203	\$214
Collision Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	67.0%	62.7%	55.6%	64.5%	66.8%	70.7%	67.4%	66.3%	59.7%	61.7%
20%-50% Minority	69.3%	66.0%	56.3%	67.3%	68.8%	76.0%	73.5%	76.3%	63.5%	70.9%
50%-100% Minority	72.8%	65.2%	60.0%	72.3%	74.3%	77.6%	71.9%	73.0%	67.3%	68.0%

**Annual Losses and Average Premium by Percent Minority
Preferred Drivers**

Comprehensive Loss Frequency

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	11.3%	11.3%	9.6%	11.0%	10.9%	10.3%	10.5%	9.5%	10.0%	10.6%
20%-50% Minority	11.2%	10.6%	10.4%	10.4%	9.0%	8.6%	8.9%	8.1%	8.4%	9.0%
50%-100% Minority	10.7%	11.1%	8.7%	9.1%	8.3%	7.5%	8.2%	7.2%	7.1%	8.8%

Comprehensive Loss Severity

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$528	\$501	\$519	\$582	\$607	\$649	\$617	\$599	\$713	\$734
20%-50% Minority	\$670	\$617	\$774	\$682	\$565	\$648	\$640	\$709	\$818	\$811
50%-100% Minority	\$825	\$796	\$840	\$829	\$798	\$799	\$798	\$879	\$1,072	\$1,066

Comprehensive Pure Premium

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$60	\$57	\$50	\$64	\$66	\$67	\$65	\$57	\$71	\$78
20%-50% Minority	\$75	\$65	\$81	\$71	\$51	\$56	\$57	\$58	\$69	\$73
50%-100% Minority	\$88	\$88	\$73	\$75	\$66	\$60	\$65	\$63	\$76	\$94

Comprehensive Loss Ratio

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	69.6%	63.0%	52.0%	64.6%	66.5%	67.6%	64.1%	54.4%	64.1%	69.2%
20%-50% Minority	74.2%	62.9%	73.8%	64.2%	46.6%	50.8%	52.0%	51.6%	59.1%	63.1%
50%-100% Minority	63.1%	60.9%	47.8%	50.0%	44.5%	42.0%	45.0%	44.4%	51.7%	64.3%

Liability Average Premium

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$176	\$200	\$210	\$214	\$228	\$230	\$240	\$236	\$241	\$234
20%-50% Minority	\$209	\$237	\$250	\$252	\$268	\$270	\$279	\$275	\$280	\$274
50%-100% Minority	\$240	\$287	\$302	\$296	\$313	\$314	\$325	\$326	\$329	\$318

Collision Average Premium

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$166	\$168	\$169	\$164	\$167	\$168	\$181	\$192	\$209	\$216
20%-50% Minority	\$195	\$194	\$195	\$188	\$189	\$191	\$207	\$223	\$244	\$253
50%-100% Minority	\$238	\$238	\$242	\$229	\$231	\$233	\$257	\$278	\$302	\$314

Comprehensive Average Premium

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$86	\$90	\$96	\$99	\$99	\$99	\$101	\$105	\$111	\$112
20%-50% Minority	\$101	\$104	\$109	\$110	\$110	\$110	\$110	\$112	\$117	\$116
50%-100% Minority	\$139	\$145	\$152	\$150	\$148	\$144	\$145	\$143	\$147	\$146

Combined Average Premium

Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$428	\$457	\$475	\$477	\$494	\$497	\$522	\$533	\$561	\$563
20%-50% Minority	\$505	\$534	\$555	\$550	\$567	\$570	\$595	\$609	\$641	\$643
50%-100% Minority	\$618	\$670	\$696	\$676	\$692	\$691	\$726	\$747	\$777	\$779

Annual Losses and Average Premium by Percent Minority Standard Drivers

Liability Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	6.8%	6.4%	6.3%	7.0%	7.0%	6.4%	6.8%	7.0%	7.2%	7.4%
20%-50% Minority	8.0%	7.1%	7.8%	8.1%	8.1%	7.6%	8.5%	8.9%	8.2%	8.3%
50%-100% Minority	9.5%	9.4%	8.6%	9.7%	9.1%	9.0%	9.1%	10.7%	8.9%	9.4%
Liability Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$2,135	\$2,391	\$2,567	\$2,620	\$2,881	\$2,798	\$2,682	\$2,908	\$3,148	\$3,090
20%-50% Minority	\$2,145	\$2,187	\$2,454	\$2,498	\$2,516	\$2,628	\$2,892	\$2,556	\$2,913	\$3,035
50%-100% Minority	\$2,383	\$2,208	\$2,513	\$2,697	\$2,514	\$2,573	\$2,650	\$3,219	\$2,736	\$2,957
Liability Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$145	\$153	\$160	\$183	\$202	\$180	\$183	\$204	\$228	\$229
20%-50% Minority	\$172	\$155	\$193	\$203	\$204	\$200	\$245	\$227	\$239	\$253
50%-100% Minority	\$226	\$208	\$216	\$262	\$230	\$232	\$241	\$344	\$243	\$278
Liability Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	70.1%	69.4%	64.2%	64.8%	68.1%	60.7%	56.9%	62.8%	63.1%	66.0%
20%-50% Minority	66.2%	57.1%	62.1%	59.6%	57.5%	56.3%	63.3%	58.3%	57.6%	65.0%
50%-100% Minority	70.5%	62.1%	57.2%	65.7%	56.4%	56.8%	51.4%	74.5%	50.8%	60.4%
Collision Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	9.2%	8.8%	7.4%	7.5%	7.0%	7.1%	7.4%	7.7%	7.6%	7.8%
20%-50% Minority	10.2%	9.5%	8.3%	9.6%	9.6%	9.9%	10.3%	10.7%	9.9%	9.7%
50%-100% Minority	12.5%	12.5%	10.8%	12.0%	12.1%	13.1%	12.9%	14.0%	12.8%	13.5%
Collision Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$1,285	\$1,238	\$1,334	\$1,673	\$1,868	\$1,973	\$2,205	\$2,307	\$2,355	\$2,448
20%-50% Minority	\$1,383	\$1,364	\$1,461	\$1,559	\$1,765	\$2,079	\$2,016	\$2,230	\$2,302	\$2,402
50%-100% Minority	\$1,383	\$1,266	\$1,402	\$1,512	\$1,665	\$1,843	\$2,017	\$2,100	\$1,957	\$2,128
Collision Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$119	\$109	\$98	\$125	\$131	\$141	\$164	\$177	\$179	\$192
20%-50% Minority	\$141	\$130	\$121	\$150	\$169	\$205	\$207	\$239	\$227	\$233
50%-100% Minority	\$173	\$159	\$151	\$182	\$201	\$241	\$261	\$294	\$251	\$288
Collision Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	65.0%	59.2%	53.3%	60.9%	63.4%	66.1%	69.6%	70.4%	60.6%	62.3%
20%-50% Minority	63.3%	60.3%	55.2%	60.4%	67.7%	77.3%	70.9%	75.6%	64.0%	64.8%
50%-100% Minority	64.7%	62.2%	57.8%	64.7%	70.9%	76.3%	72.2%	76.0%	58.2%	65.6%

Annual Losses and Average Premium by Percent Minority Standard Drivers

Comprehensive Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	9.9%	9.3%	7.7%	9.5%	8.1%	8.7%	8.8%	9.1%	9.4%	10.1%
20%-50% Minority	9.9%	8.5%	8.4%	9.5%	7.7%	9.4%	8.9%	9.0%	8.8%	8.9%
50%-100% Minority	10.8%	10.0%	8.1%	9.5%	7.9%	9.1%	8.9%	8.9%	8.3%	10.4%
Comprehensive Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$507	\$505	\$557	\$640	\$703	\$686	\$702	\$656	\$781	\$771
20%-50% Minority	\$645	\$535	\$749	\$818	\$693	\$802	\$834	\$797	\$938	\$772
50%-100% Minority	\$779	\$756	\$759	\$850	\$846	\$775	\$972	\$1,083	\$1,120	\$1,039
Comprehensive Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$50	\$47	\$43	\$61	\$57	\$60	\$62	\$60	\$73	\$78
20%-50% Minority	\$64	\$46	\$63	\$78	\$53	\$75	\$74	\$71	\$83	\$69
50%-100% Minority	\$84	\$76	\$62	\$81	\$66	\$70	\$86	\$96	\$93	\$108
Comprehensive Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	55.9%	50.9%	46.1%	58.7%	61.2%	58.0%	57.2%	53.1%	60.7%	68.9%
20%-50% Minority	63.2%	45.0%	60.4%	64.2%	48.1%	61.6%	56.2%	53.7%	60.8%	54.2%
50%-100% Minority	65.3%	58.1%	46.1%	51.9%	48.1%	44.2%	50.7%	57.9%	56.3%	68.4%
Liability Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$206	\$221	\$250	\$283	\$296	\$296	\$322	\$325	\$361	\$348
20%-50% Minority	\$260	\$271	\$310	\$340	\$355	\$355	\$387	\$388	\$415	\$389
50%-100% Minority	\$320	\$335	\$377	\$398	\$407	\$408	\$468	\$461	\$479	\$460
Collision Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$182	\$184	\$184	\$206	\$206	\$213	\$235	\$252	\$295	\$308
20%-50% Minority	\$222	\$215	\$219	\$249	\$250	\$266	\$292	\$316	\$355	\$359
50%-100% Minority	\$267	\$255	\$262	\$281	\$283	\$316	\$362	\$386	\$431	\$439
Comprehensive Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$90	\$92	\$93	\$103	\$93	\$103	\$108	\$113	\$121	\$114
20%-50% Minority	\$101	\$101	\$104	\$122	\$111	\$122	\$132	\$133	\$136	\$127
50%-100% Minority	\$129	\$131	\$134	\$156	\$138	\$159	\$170	\$166	\$166	\$157
Combined Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$479	\$497	\$528	\$592	\$595	\$613	\$666	\$689	\$777	\$769
20%-50% Minority	\$583	\$588	\$634	\$710	\$715	\$743	\$810	\$837	\$906	\$875
50%-100% Minority	\$717	\$721	\$774	\$836	\$828	\$883	\$1,000	\$1,014	\$1,075	\$1,055

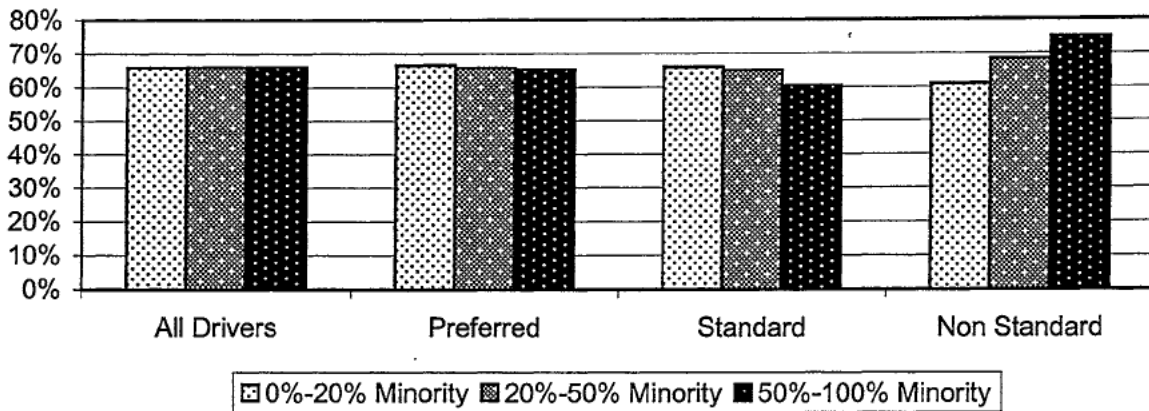
**Annual Losses and Average Premium by Percent Minority
Non Standard Drivers**

Liability Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	9.8%	9.1%	9.2%	9.5%	9.8%	10.5%	11.1%	9.5%	9.3%	9.8%
20%-50% Minority	11.9%	10.9%	9.4%	9.6%	10.4%	11.9%	12.9%	11.3%	10.8%	11.9%
50%-100% Minority	11.8%	11.0%	9.9%	10.5%	11.3%	12.3%	13.9%	11.1%	12.3%	14.7%
Liability Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$2,374	\$2,365	\$2,728	\$2,694	\$2,575	\$2,772	\$2,965	\$3,046	\$2,894	\$3,014
20%-50% Minority	\$2,153	\$2,081	\$2,738	\$2,265	\$2,522	\$2,521	\$2,834	\$2,797	\$2,783	\$3,237
50%-100% Minority	\$2,156	\$1,972	\$2,391	\$2,557	\$2,531	\$2,988	\$3,002	\$2,960	\$3,482	\$3,146
Liability Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$232	\$215	\$250	\$255	\$253	\$291	\$328	\$290	\$269	\$296
20%-50% Minority	\$256	\$227	\$258	\$217	\$263	\$299	\$365	\$316	\$300	\$384
50%-100% Minority	\$255	\$217	\$236	\$269	\$285	\$368	\$418	\$329	\$427	\$463
Liability Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	67.6%	58.5%	60.2%	55.1%	51.7%	57.9%	61.1%	54.9%	53.9%	61.0%
20%-50% Minority	66.5%	59.9%	61.2%	44.3%	48.3%	53.3%	61.5%	53.0%	52.3%	68.2%
50%-100% Minority	61.0%	53.6%	52.7%	51.0%	48.8%	61.8%	65.8%	51.8%	67.7%	74.8%
Collision Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	11.1%	11.5%	10.7%	10.3%	10.8%	12.9%	12.0%	11.7%	11.8%	11.5%
20%-50% Minority	13.8%	12.8%	12.0%	14.0%	13.7%	15.8%	15.8%	14.5%	17.0%	16.1%
50%-100% Minority	14.4%	13.2%	12.2%	16.4%	17.7%	17.4%	17.9%	17.0%	18.4%	20.6%
Collision Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$1,701	\$1,640	\$1,620	\$2,044	\$2,302	\$2,402	\$2,641	\$2,612	\$2,606	\$2,732
20%-50% Minority	\$1,662	\$1,536	\$1,560	\$1,787	\$1,838	\$2,039	\$2,570	\$2,620	\$2,260	\$2,288
50%-100% Minority	\$1,463	\$1,422	\$1,337	\$1,443	\$1,583	\$1,817	\$2,099	\$2,179	\$2,057	\$2,041
Collision Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$189	\$188	\$174	\$210	\$249	\$310	\$318	\$306	\$308	\$315
20%-50% Minority	\$229	\$197	\$187	\$250	\$253	\$322	\$406	\$381	\$385	\$368
50%-100% Minority	\$210	\$188	\$163	\$236	\$280	\$316	\$376	\$371	\$379	\$421
Collision Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	57.8%	54.9%	49.2%	53.3%	62.9%	79.5%	75.2%	63.7%	62.2%	62.9%
20%-50% Minority	63.0%	54.3%	50.2%	55.2%	57.2%	73.4%	86.4%	69.7%	67.1%	63.7%
50%-100% Minority	56.9%	52.1%	45.0%	49.6%	57.9%	68.3%	74.4%	64.3%	63.4%	67.8%

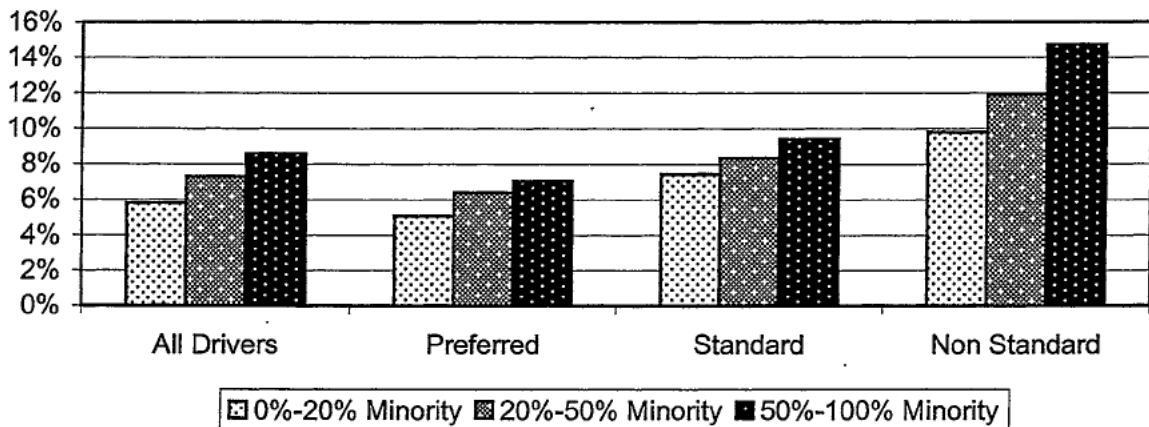
**Annual Losses and Average Premium by Percent Minority
Non Standard Drivers**

Comprehensive Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	8.5%	8.7%	7.3%	6.9%	6.7%	8.3%	7.8%	6.7%	7.6%	7.2%
20%-50% Minority	7.5%	7.4%	6.9%	6.2%	4.9%	7.3%	6.0%	6.0%	6.9%	6.5%
50%-100% Minority	8.8%	8.0%	5.9%	7.9%	6.0%	5.7%	6.6%	5.7%	6.5%	7.9%
Comprehensive Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$892	\$827	\$884	\$1,158	\$1,253	\$1,342	\$1,304	\$1,306	\$1,375	\$1,323
20%-50% Minority	\$1,285	\$1,121	\$1,390	\$1,423	\$1,355	\$1,572	\$1,288	\$1,801	\$2,222	\$1,686
50%-100% Minority	\$1,208	\$1,158	\$1,255	\$1,563	\$1,699	\$1,737	\$1,913	\$2,013	\$2,216	\$1,839
Comprehensive Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$76	\$72	\$64	\$80	\$84	\$112	\$102	\$88	\$105	\$95
20%-50% Minority	\$96	\$83	\$96	\$88	\$67	\$115	\$78	\$108	\$154	\$109
50%-100% Minority	\$106	\$92	\$74	\$123	\$102	\$99	\$126	\$114	\$144	\$146
Comprehensive Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	49.7%	46.6%	40.8%	46.2%	50.0%	74.7%	69.2%	54.9%	60.1%	51.8%
20%-50% Minority	56.1%	50.6%	59.1%	47.0%	36.7%	69.9%	48.4%	61.8%	79.6%	54.4%
50%-100% Minority	55.6%	50.1%	44.0%	58.3%	48.2%	52.1%	65.2%	55.9%	64.5%	62.9%
Liability Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$343	\$367	\$415	\$463	\$490	\$503	\$537	\$527	\$499	\$485
20%-50% Minority	\$385	\$379	\$421	\$490	\$544	\$561	\$594	\$598	\$573	\$564
50%-100% Minority	\$418	\$405	\$448	\$528	\$583	\$594	\$635	\$636	\$631	\$619
Collision Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$328	\$343	\$354	\$395	\$396	\$389	\$422	\$481	\$495	\$500
20%-50% Minority	\$364	\$363	\$372	\$453	\$441	\$439	\$470	\$547	\$573	\$578
50%-100% Minority	\$369	\$361	\$362	\$476	\$483	\$462	\$505	\$576	\$597	\$622
Comprehensive Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$152	\$155	\$157	\$172	\$168	\$150	\$148	\$160	\$175	\$183
20%-50% Minority	\$171	\$164	\$162	\$188	\$182	\$165	\$160	\$174	\$193	\$200
50%-100% Minority	\$191	\$185	\$168	\$212	\$211	\$190	\$194	\$205	\$222	\$232
Combined Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$823	\$865	\$925	\$1,029	\$1,054	\$1,042	\$1,108	\$1,168	\$1,169	\$1,168
20%-50% Minority	\$921	\$905	\$955	\$1,131	\$1,167	\$1,165	\$1,224	\$1,318	\$1,340	\$1,341
50%-100% Minority	\$977	\$951	\$978	\$1,215	\$1,277	\$1,246	\$1,334	\$1,417	\$1,451	\$1,473

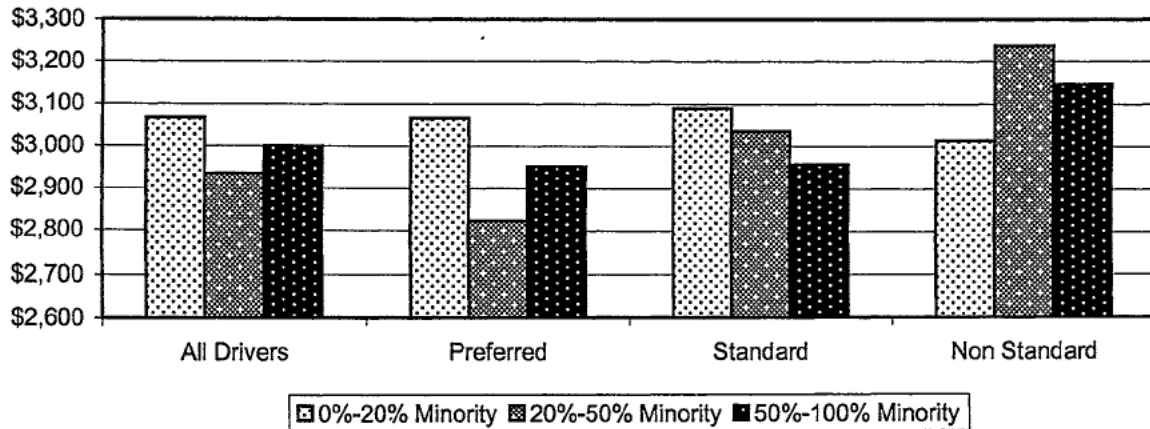
Annual Liability Loss Ratio by percent Minority - 1999



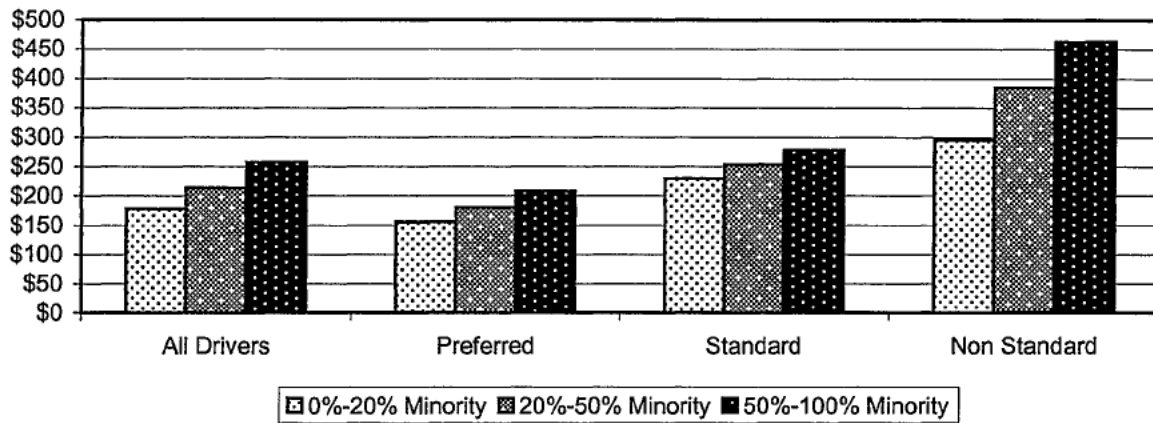
Annual Liability Loss Frequency by Percent Minority - 1999



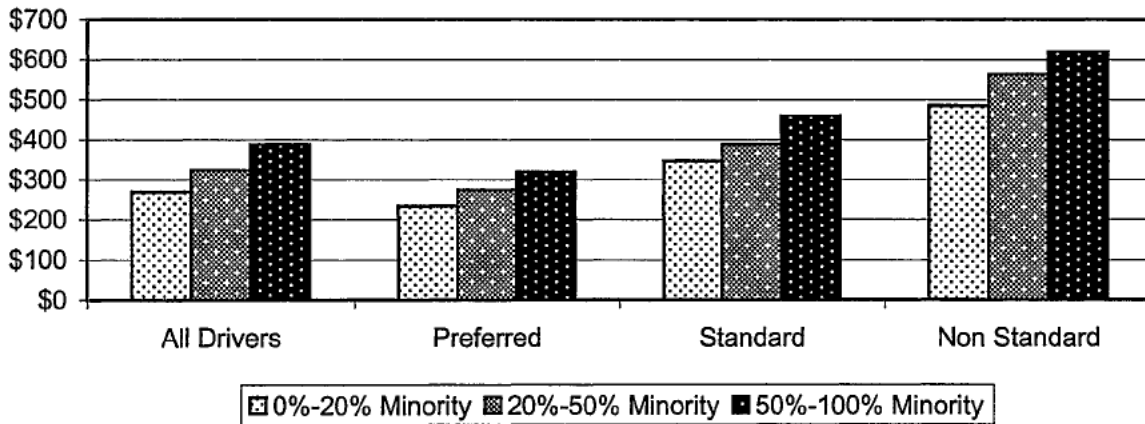
Annual Liability Loss Severity by Percent Minority - 1999



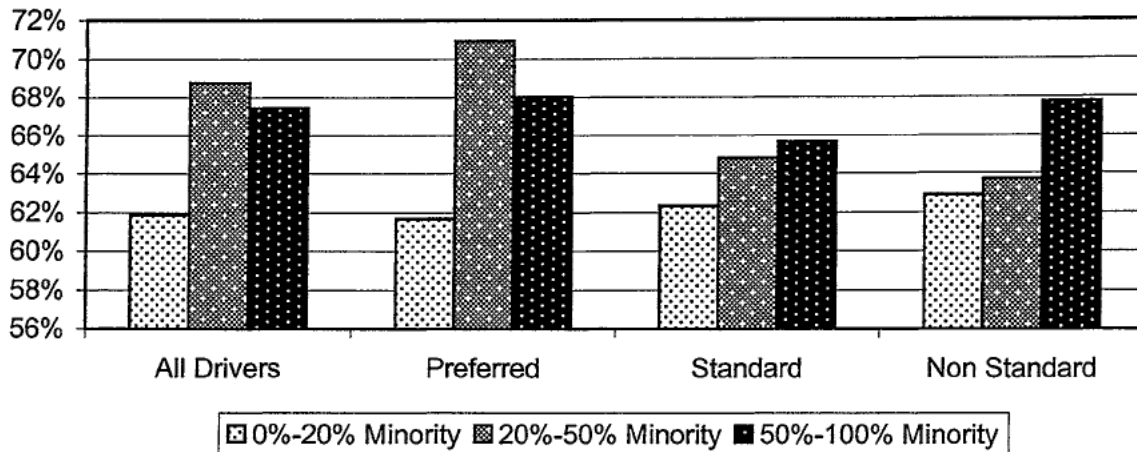
Annual Liability Pure Premium by Percent Minority - 1999



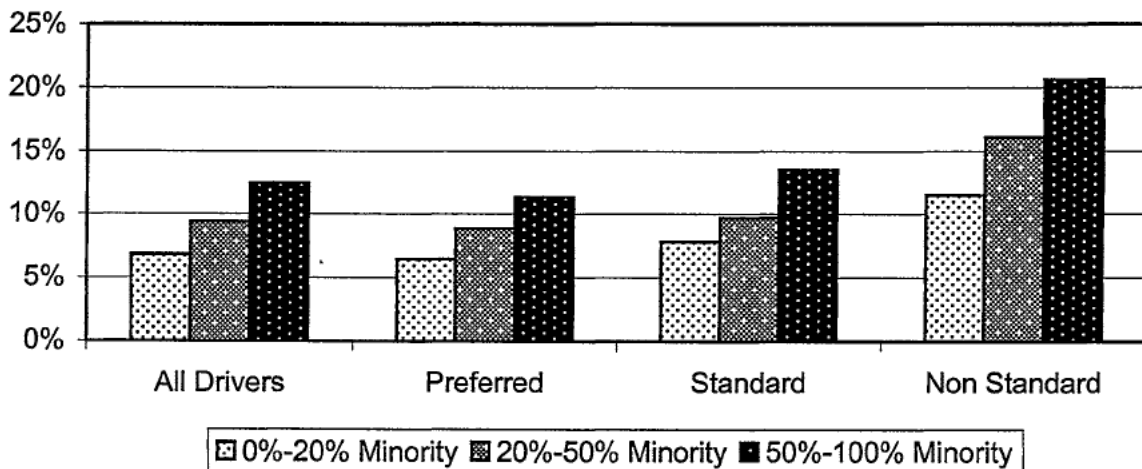
Annual Liability Average Premium by Percent Minority - 1999



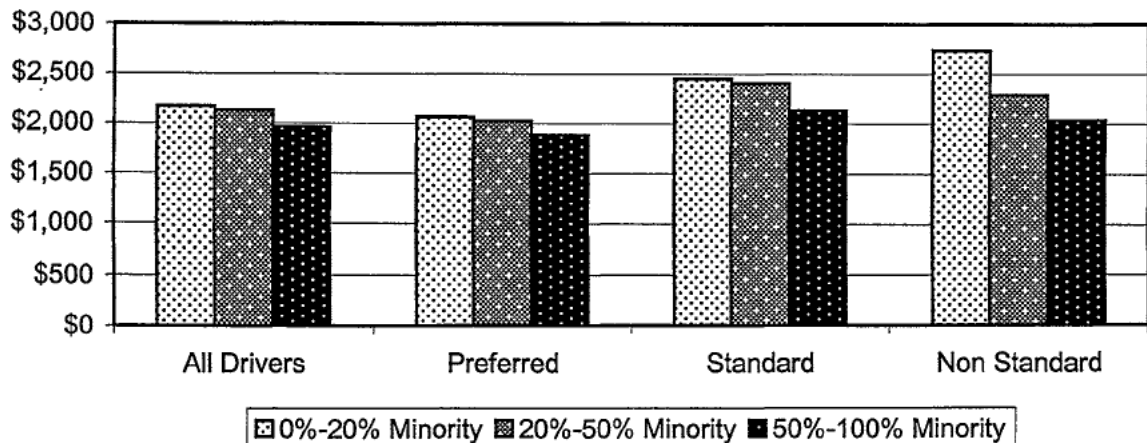
Annual Collision Loss Ratio by Percent Minority - 1999



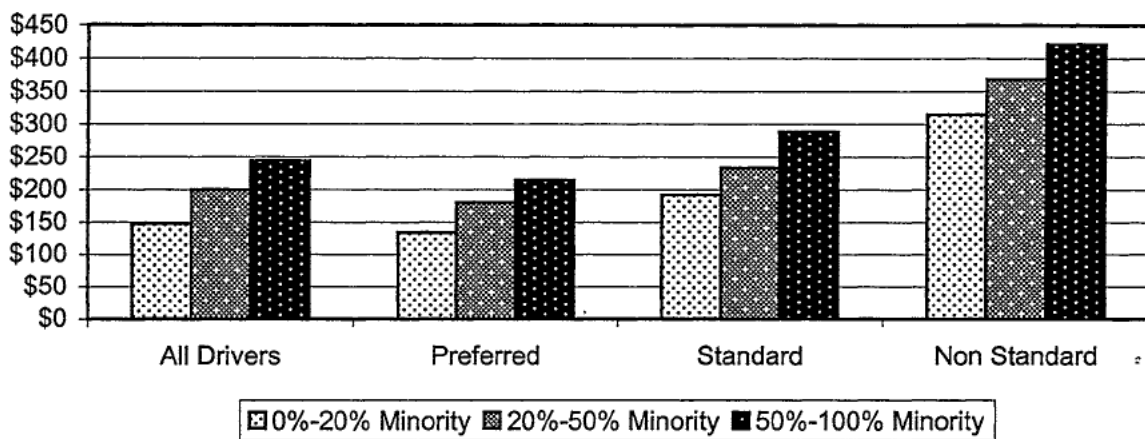
Annual Collision Loss Frequency by Percent Minority - 1999



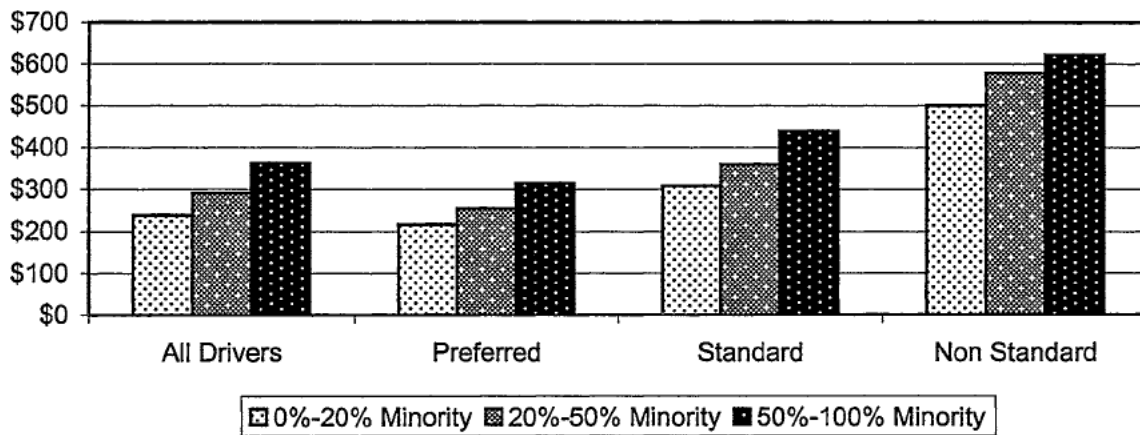
Annual Collision Loss Severity by Percent Minority - 1999



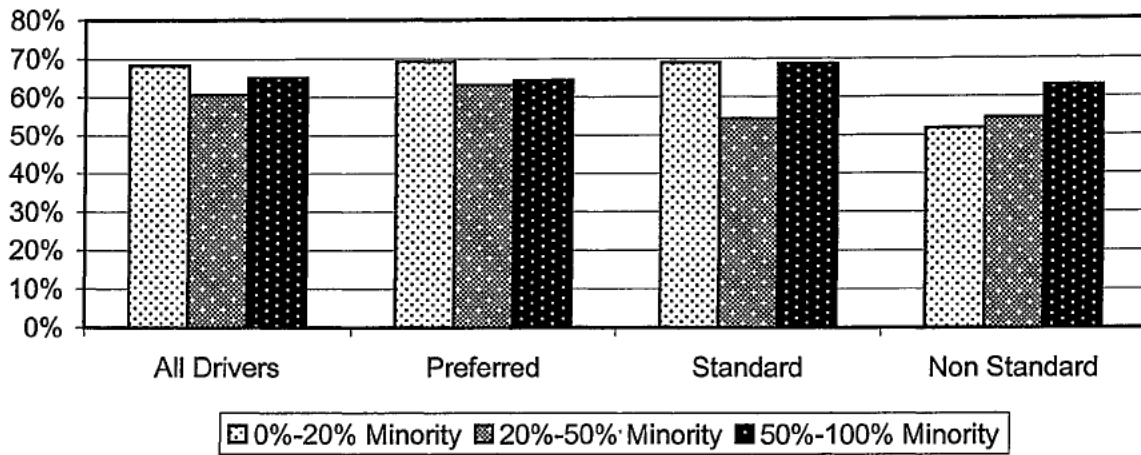
Annual Collision Pure Premium by Percent Minority - 1999



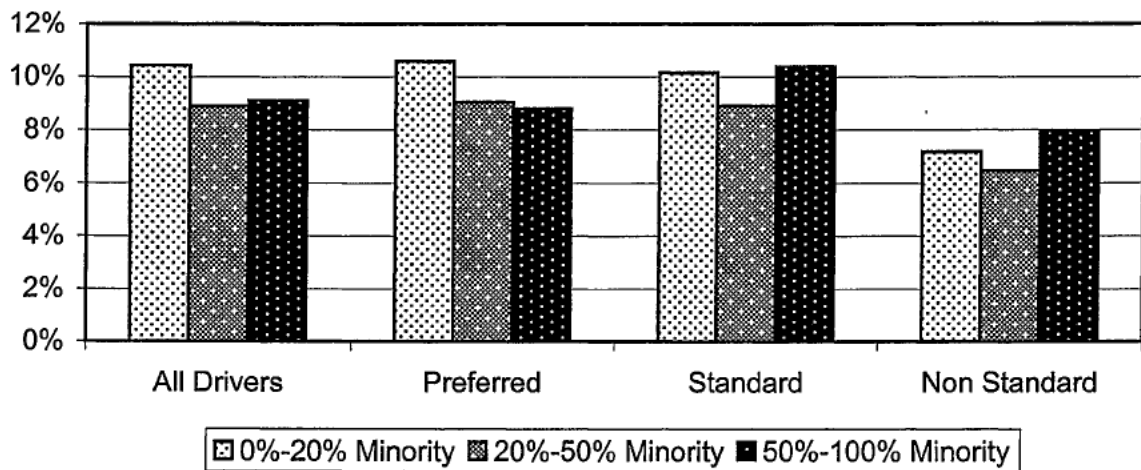
Annual Collision Average Premium by Percent Minority - 1999



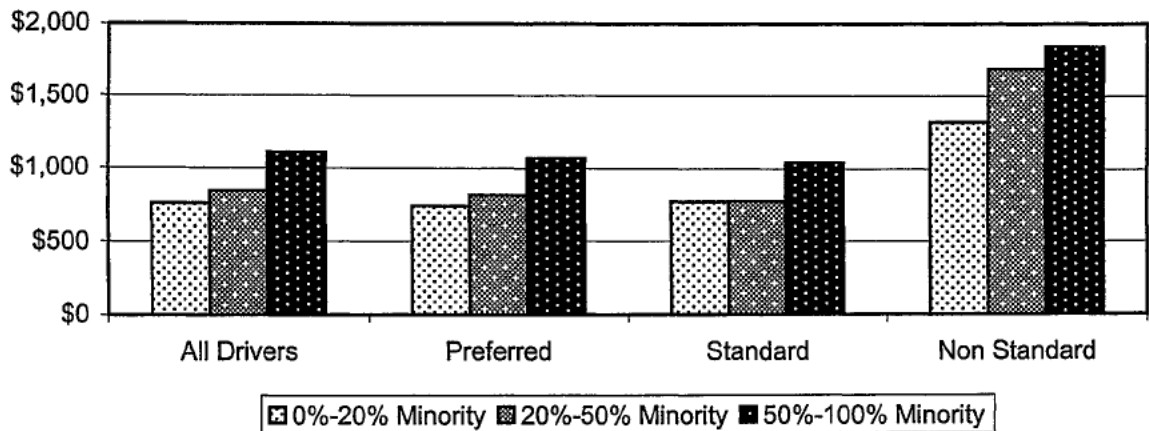
Annual Comprehensive Loss Ratio by Percent Minority - 1999



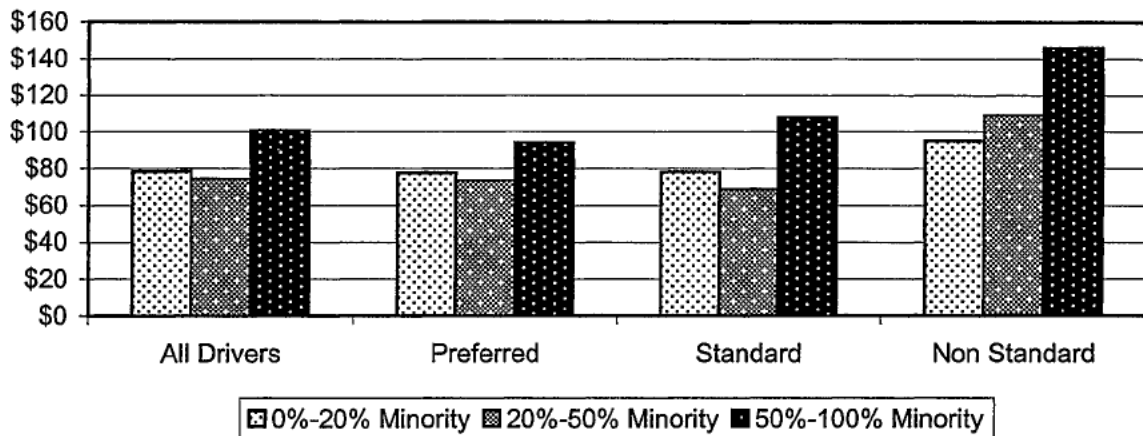
Annual Comprehensive Loss Frequency by Percent Minority - 1999



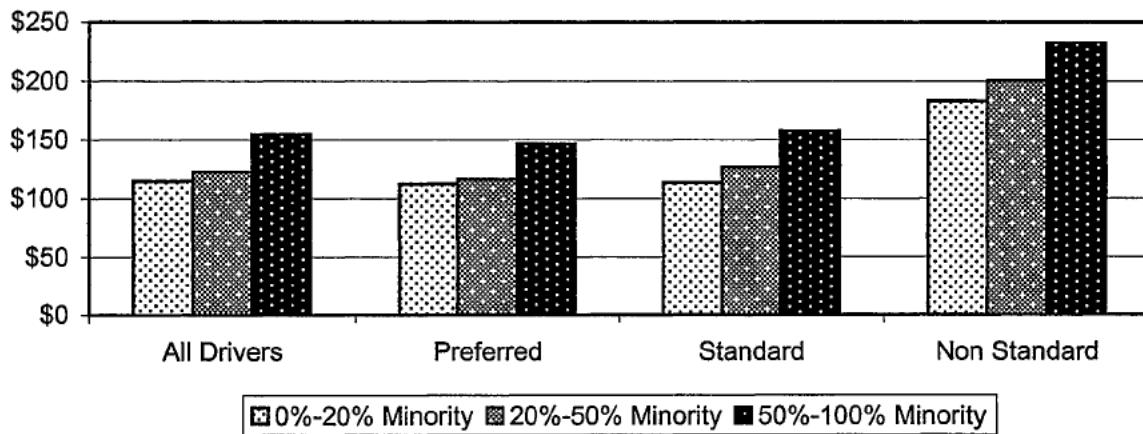
Annual Comprehensive Loss Severity by Percent Minority - 1999



Annual Comprehensive Pure Premium by Percent Minority - 1999



Annual Comprehensive Average Premium by Percent Minority - 1999



Private Passenger Automobile Insurance

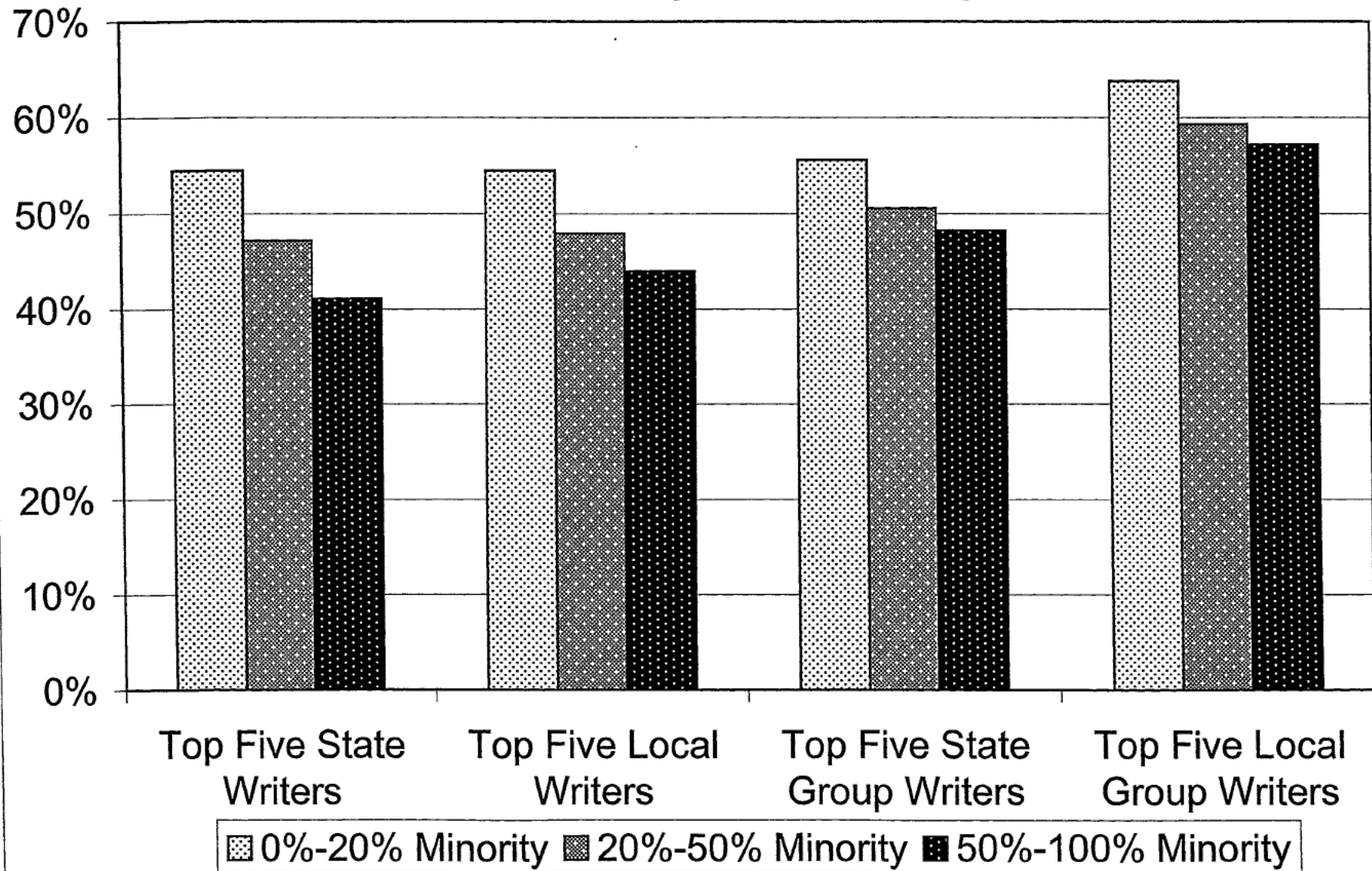
Market Share by Minority

Annual Market Share by Percent Minority

By Company										
Market Share by Percent Minority – Top Five State Writers										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Minority	57.7%	58.6%	58.2%	57.8%	57.6%	56.8%	56.6%	55.7%	54.2%	54.5%
20%–50% Minority	51.8%	52.3%	51.7%	50.3%	49.9%	48.9%	48.4%	47.8%	46.7%	47.1%
50%–100% Minority	43.5%	44.9%	45.0%	42.9%	42.0%	41.2%	41.2%	40.5%	38.8%	41.1%
Market Share by Percent Minority – Top Five Local Writers										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Minority	57.7%	58.6%	58.2%	57.8%	57.6%	56.8%	56.6%	55.7%	54.2%	54.5%
20%–50% Minority	53.7%	53.5%	52.6%	50.9%	50.4%	49.4%	49.0%	48.6%	47.6%	47.9%
50%–100% Minority	45.7%	45.4%	44.9%	44.7%	45.1%	44.4%	44.1%	43.8%	42.2%	43.9%

By Insurance Group										
Market Share by Percent Minority – Top Five State Group Writers										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Minority	58.4%	58.8%	57.9%	57.0%	57.3%	57.1%	56.9%	56.2%	55.6%	55.6%
20%–50% Minority	53.1%	53.3%	52.4%	51.1%	52.1%	52.4%	52.1%	52.0%	51.2%	50.5%
50%–100% Minority	49.2%	48.9%	48.1%	47.9%	48.5%	49.3%	49.3%	49.2%	47.6%	48.2%
Market Share by Percent Minority – Top Five Local Group Writers										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Minority	65.5%	66.1%	65.9%	66.0%	65.8%	65.5%	65.4%	64.8%	55.6%	63.8%
20%–50% Minority	58.7%	58.7%	58.4%	57.3%	57.3%	61.6%	61.7%	62.0%	52.1%	59.3%
50%–100% Minority	56.6%	56.5%	55.9%	54.5%	53.5%	58.8%	58.9%	58.8%	55.3%	57.2%

Annual Market Share by Percent Minority - 1999



Private Passenger Automobile Insurance

Urban Trends

Private Passenger Automobile Insurance

Urban Losses

Annual Losses and Average Premium by Urban Areas All Drivers

Liability Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	4.6%	4.4%	4.4%	4.5%	4.7%	4.4%	4.5%	4.1%	4.2%	4.3%
20%-80% Urban	5.7%	5.5%	5.5%	5.7%	5.9%	5.6%	5.6%	5.2%	5.3%	5.5%
80%-100% Urban	7.3%	7.1%	7.0%	7.6%	7.6%	7.3%	7.3%	6.8%	6.9%	7.0%
Liability Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$2,273	\$2,528	\$2,695	\$2,764	\$3,026	\$2,930	\$3,067	\$3,329	\$3,339	\$3,606
20%-80% Urban	\$2,078	\$2,261	\$2,428	\$2,475	\$2,609	\$2,675	\$2,710	\$2,980	\$3,066	\$3,061
80%-100% Urban	\$2,153	\$2,289	\$2,476	\$2,458	\$2,544	\$2,579	\$2,614	\$2,833	\$2,942	\$2,894
Liability Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$105	\$111	\$117	\$125	\$141	\$130	\$137	\$136	\$142	\$156
20%-80% Urban	\$119	\$124	\$133	\$142	\$154	\$150	\$151	\$154	\$164	\$167
80%-100% Urban	\$157	\$162	\$174	\$186	\$194	\$189	\$191	\$192	\$204	\$203
Liability Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	67.2%	64.0%	62.3%	63.9%	67.3%	60.9%	60.9%	60.6%	59.4%	67.3%
20%-80% Urban	68.4%	63.6%	63.2%	64.7%	65.3%	62.8%	60.6%	61.7%	62.5%	65.9%
80%-100% Urban	69.5%	63.8%	63.6%	65.1%	64.1%	61.9%	60.3%	61.1%	62.9%	65.4%

Collision Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	7.4%	7.5%	6.4%	6.3%	5.9%	5.8%	5.8%	5.7%	5.6%	5.7%
20%-80% Urban	8.0%	7.9%	6.8%	6.6%	6.4%	6.4%	6.2%	6.2%	6.0%	6.2%
80%-100% Urban	10.0%	9.7%	8.6%	8.7%	8.4%	8.2%	7.9%	7.8%	7.9%	8.1%
Collision Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$1,449	\$1,423	\$1,451	\$1,680	\$1,936	\$2,112	\$2,248	\$2,335	\$2,388	\$2,485
20%-80% Urban	\$1,338	\$1,292	\$1,347	\$1,580	\$1,748	\$1,912	\$2,109	\$2,163	\$2,197	\$2,268
80%-100% Urban	\$1,291	\$1,232	\$1,262	\$1,434	\$1,569	\$1,746	\$1,877	\$2,033	\$1,958	\$2,016
Collision Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$107	\$107	\$93	\$106	\$115	\$124	\$130	\$133	\$134	\$142
20%-80% Urban	\$107	\$102	\$92	\$105	\$112	\$122	\$131	\$133	\$132	\$141
80%-100% Urban	\$129	\$119	\$108	\$124	\$131	\$144	\$149	\$160	\$155	\$164
Collision Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	71.3%	69.4%	59.5%	67.6%	72.0%	76.6%	74.6%	71.1%	64.6%	66.5%
20%-80% Urban	65.8%	61.0%	54.4%	62.4%	65.2%	69.8%	69.6%	65.8%	59.1%	61.6%
80%-100% Urban	65.3%	60.1%	53.9%	62.6%	65.1%	70.3%	67.1%	67.0%	59.8%	61.6%

Annual Losses and Average Premium by Urban Areas All Drivers

Comprehensive Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	12.6%	13.0%	11.1%	11.8%	12.0%	11.4%	12.6%	11.0%	12.0%	11.5%
20%-80% Urban	11.6%	11.5%	9.5%	9.8%	10.3%	10.1%	10.5%	9.7%	10.6%	10.3%
80%-100% Urban	10.2%	9.9%	8.5%	10.4%	9.4%	9.1%	8.8%	8.4%	8.4%	9.9%
Comprehensive Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$511	\$519	\$505	\$580	\$605	\$676	\$771	\$700	\$799	\$738
20%-80% Urban	\$520	\$490	\$495	\$516	\$575	\$654	\$668	\$618	\$754	\$683
80%-100% Urban	\$594	\$555	\$615	\$674	\$692	\$704	\$592	\$630	\$738	\$824
Comprehensive Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$65	\$68	\$56	\$69	\$72	\$77	\$97	\$77	\$96	\$85
20%-80% Urban	\$60	\$56	\$47	\$51	\$59	\$66	\$70	\$60	\$80	\$70
80%-100% Urban	\$60	\$55	\$52	\$70	\$65	\$64	\$52	\$53	\$62	\$82
Comprehensive Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	77.1%	76.1%	59.0%	69.3%	72.6%	76.8%	93.0%	69.2%	79.1%	69.5%
20%-80% Urban	68.0%	60.4%	47.7%	49.5%	57.8%	64.7%	66.9%	54.0%	67.1%	58.9%
80%-100% Urban	62.1%	55.0%	49.8%	65.0%	61.8%	60.6%	48.5%	48.0%	53.9%	71.9%
Liability Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$156	\$174	\$188	\$196	\$210	\$214	\$225	\$225	\$239	\$231
20%-80% Urban	\$174	\$196	\$211	\$220	\$235	\$239	\$250	\$249	\$262	\$254
80%-100% Urban	\$227	\$255	\$274	\$286	\$303	\$305	\$318	\$315	\$324	\$311
Collision Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$149	\$153	\$155	\$156	\$160	\$161	\$174	\$187	\$207	\$214
20%-80% Urban	\$163	\$167	\$169	\$168	\$172	\$174	\$189	\$203	\$223	\$229
80%-100% Urban	\$197	\$198	\$201	\$199	\$201	\$205	\$222	\$238	\$259	\$266
Comprehensive Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$84	\$89	\$95	\$99	\$100	\$100	\$104	\$111	\$121	\$122
20%-80% Urban	\$89	\$93	\$99	\$103	\$102	\$102	\$105	\$111	\$119	\$119
80%-100% Urban	\$97	\$100	\$105	\$108	\$106	\$106	\$107	\$110	\$115	\$114
Combined Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$390	\$416	\$438	\$451	\$469	\$476	\$503	\$523	\$566	\$567
20%-80% Urban	\$426	\$456	\$479	\$490	\$510	\$515	\$544	\$562	\$603	\$602
80%-100% Urban	\$521	\$552	\$579	\$592	\$610	\$616	\$647	\$663	\$698	\$690

**Annual Losses and Average premium by Urban Areas
Preferred Drivers**

Liability Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	4.2%	4.1%	4.0%	4.2%	4.3%	4.1%	4.0%	3.6%	3.7%	3.8%
20%-80% Urban	5.2%	5.0%	5.0%	5.3%	5.4%	5.1%	5.0%	4.5%	4.7%	4.8%
80%-100% Urban	6.8%	6.6%	6.6%	7.1%	7.1%	6.7%	6.6%	6.0%	6.1%	6.2%
Liability Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$2,230	\$2,496	\$2,691	\$2,732	\$2,920	\$2,853	\$3,064	\$3,300	\$3,368	\$3,617
20%-80% Urban	\$2,046	\$2,236	\$2,356	\$2,364	\$2,570	\$2,631	\$2,680	\$2,947	\$3,017	\$3,105
80%-100% Urban	\$2,125	\$2,292	\$2,422	\$2,413	\$2,519	\$2,525	\$2,543	\$2,838	\$2,940	\$2,861
Liability Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$95	\$101	\$107	\$116	\$126	\$116	\$123	\$120	\$125	\$136
20%-80% Urban	\$107	\$113	\$118	\$125	\$139	\$135	\$135	\$134	\$141	\$148
80%-100% Urban	\$144	\$151	\$160	\$171	\$180	\$170	\$169	\$170	\$179	\$176
Liability Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	65.8%	62.7%	62.9%	66.5%	67.5%	61.4%	62.0%	61.0%	61.3%	68.0%
20%-80% Urban	67.8%	62.8%	62.4%	64.8%	67.0%	64.3%	61.5%	61.8%	63.6%	67.7%
80%-100% Urban	70.3%	64.5%	65.0%	67.9%	67.5%	63.2%	60.5%	62.0%	64.5%	65.5%
Collision Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	6.8%	6.9%	5.9%	6.2%	5.8%	5.6%	5.5%	5.4%	5.2%	5.4%
20%-80% Urban	7.6%	7.6%	6.6%	6.5%	6.3%	6.1%	5.9%	5.8%	5.6%	5.9%
80%-100% Urban	9.9%	9.6%	8.5%	8.5%	8.1%	7.8%	7.4%	7.2%	7.4%	7.7%
Collision Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$1,497	\$1,451	\$1,465	\$1,600	\$1,835	\$2,008	\$2,132	\$2,225	\$2,267	\$2,353
20%-80% Urban	\$1,333	\$1,281	\$1,326	\$1,513	\$1,656	\$1,825	\$1,994	\$2,062	\$2,089	\$2,158
80%-100% Urban	\$1,257	\$1,202	\$1,223	\$1,384	\$1,503	\$1,680	\$1,785	\$1,957	\$1,873	\$1,931
Collision Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$101	\$101	\$87	\$99	\$107	\$112	\$116	\$120	\$119	\$126
20%-80% Urban	\$102	\$97	\$87	\$98	\$104	\$111	\$117	\$119	\$117	\$126
80%-100% Urban	\$125	\$116	\$104	\$117	\$122	\$131	\$133	\$142	\$139	\$148
Collision Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	71.1%	68.8%	58.9%	67.9%	71.7%	74.8%	72.5%	69.8%	63.2%	65.1%
20%-80% Urban	66.0%	61.4%	54.8%	63.1%	65.2%	69.6%	67.7%	64.8%	58.1%	61.0%
80%-100% Urban	67.1%	62.1%	55.5%	64.9%	66.7%	70.8%	66.5%	67.0%	60.2%	61.9%

Annual Losses and Average premium by Urban Areas Preferred Drivers

Comprehensive Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	13.0%	13.6%	11.5%	12.2%	12.6%	11.8%	13.0%	11.3%	12.2%	11.7%
20%-80% Urban	11.9%	11.8%	9.9%	10.2%	10.8%	10.5%	10.9%	9.9%	10.8%	10.5%
80%-100% Urban	10.5%	10.2%	8.8%	10.7%	9.9%	9.3%	9.0%	8.4%	8.4%	10.0%
Comprehensive Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$501	\$507	\$490	\$557	\$575	\$646	\$733	\$672	\$761	\$714
20%-80% Urban	\$509	\$478	\$479	\$495	\$547	\$626	\$640	\$585	\$726	\$663
80%-100% Urban	\$583	\$542	\$594	\$653	\$664	\$672	\$549	\$589	\$702	\$806
Comprehensive Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$65	\$69	\$57	\$68	\$73	\$76	\$95	\$76	\$93	\$83
20%-80% Urban	\$61	\$57	\$47	\$50	\$59	\$66	\$70	\$58	\$78	\$70
80%-100% Urban	\$61	\$55	\$52	\$70	\$66	\$62	\$49	\$50	\$59	\$81
Comprehensive Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	80.5%	80.0%	61.0%	70.8%	74.0%	77.5%	92.8%	69.7%	79.0%	69.8%
20%-80% Urban	71.2%	63.0%	49.1%	50.8%	59.0%	65.8%	68.1%	53.7%	67.9%	59.5%
80%-100% Urban	65.3%	57.6%	51.4%	67.3%	63.9%	61.2%	48.2%	47.4%	54.2%	73.5%
Liability Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$144	\$162	\$170	\$174	\$186	\$189	\$198	\$197	\$204	\$200
20%-80% Urban	\$158	\$179	\$189	\$193	\$208	\$210	\$220	\$217	\$222	\$218
80%-100% Urban	\$205	\$234	\$247	\$251	\$267	\$269	\$279	\$274	\$277	\$269
Collision Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$143	\$146	\$148	\$146	\$149	\$150	\$161	\$171	\$187	\$193
20%-80% Urban	\$155	\$158	\$159	\$156	\$159	\$160	\$173	\$184	\$201	\$207
80%-100% Urban	\$186	\$187	\$188	\$181	\$183	\$184	\$200	\$212	\$230	\$239
Comprehensive Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$81	\$86	\$93	\$96	\$98	\$98	\$102	\$109	\$118	\$119
20%-80% Urban	\$85	\$90	\$96	\$99	\$100	\$100	\$103	\$108	\$116	\$117
80%-100% Urban	\$94	\$96	\$102	\$104	\$103	\$102	\$102	\$105	\$110	\$110
Combined Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$367	\$394	\$410	\$416	\$434	\$437	\$461	\$478	\$509	\$513
20%-80% Urban	\$397	\$427	\$444	\$449	\$468	\$470	\$495	\$508	\$539	\$542
80%-100% Urban	\$485	\$517	\$537	\$536	\$552	\$555	\$581	\$590	\$617	\$617

Annual Losses and Average Premium by Urban Areas Standard Drivers

Liability Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	5.2%	5.0%	4.9%	4.9%	5.1%	4.6%	5.0%	4.9%	5.2%	5.5%
20%-80% Urban	6.6%	6.4%	6.2%	6.5%	6.6%	5.8%	6.3%	6.5%	6.7%	6.9%
80%-100% Urban	8.1%	7.5%	7.3%	8.3%	8.1%	7.7%	8.1%	8.6%	8.6%	8.8%
Liability Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$2,176	\$2,487	\$2,728	\$2,823	\$3,649	\$3,185	\$2,985	\$3,443	\$3,395	\$3,761
20%-80% Urban	\$2,022	\$2,186	\$2,533	\$2,697	\$2,840	\$2,792	\$2,609	\$3,017	\$3,404	\$3,023
80%-100% Urban	\$2,200	\$2,412	\$2,515	\$2,555	\$2,659	\$2,679	\$2,648	\$2,768	\$2,926	\$2,918
Liability Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$114	\$125	\$133	\$140	\$187	\$145	\$151	\$168	\$177	\$205
20%-80% Urban	\$134	\$139	\$158	\$174	\$186	\$163	\$165	\$197	\$228	\$210
80%-100% Urban	\$177	\$182	\$183	\$211	\$216	\$207	\$214	\$237	\$251	\$257
Liability Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	70.5%	71.9%	68.1%	63.1%	78.7%	59.9%	57.5%	63.7%	58.5%	71.2%
20%-80% Urban	72.1%	68.7%	69.7%	68.5%	68.8%	60.2%	55.9%	66.0%	66.7%	64.0%
80%-100% Urban	68.9%	67.2%	59.9%	63.8%	63.1%	60.3%	56.8%	62.6%	61.1%	64.5%
Collision Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	9.5%	9.6%	7.8%	6.0%	5.5%	5.5%	6.2%	6.3%	6.3%	6.6%
20%-80% Urban	9.4%	8.9%	7.2%	6.8%	6.3%	6.1%	6.9%	6.9%	7.0%	7.1%
80%-100% Urban	9.5%	8.8%	7.6%	8.7%	8.3%	8.8%	8.8%	9.2%	8.9%	9.2%
Collision Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$1,180	\$1,209	\$1,274	\$1,954	\$2,278	\$2,370	\$2,585	\$2,694	\$2,726	\$2,874
20%-80% Urban	\$1,237	\$1,197	\$1,326	\$1,803	\$2,030	\$2,075	\$2,384	\$2,431	\$2,536	\$2,600
80%-100% Urban	\$1,369	\$1,283	\$1,378	\$1,558	\$1,714	\$1,864	\$2,029	\$2,152	\$2,151	\$2,244
Collision Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$112	\$116	\$99	\$117	\$126	\$130	\$160	\$169	\$171	\$190
20%-80% Urban	\$116	\$106	\$96	\$123	\$128	\$127	\$164	\$168	\$177	\$185
80%-100% Urban	\$129	\$113	\$105	\$136	\$142	\$164	\$178	\$199	\$192	\$207
Collision Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	72.4%	73.3%	63.1%	67.1%	71.1%	72.0%	80.8%	78.9%	67.0%	70.6%
20%-80% Urban	67.4%	61.1%	54.8%	62.8%	64.6%	62.8%	73.5%	70.6%	62.6%	62.7%
80%-100% Urban	61.8%	54.6%	50.5%	59.5%	62.6%	68.0%	66.4%	69.5%	58.2%	60.5%

Annual Losses and Average Premium by Urban Areas Standard Drivers

Comprehensive Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	11.4%	11.0%	9.2%	9.9%	8.4%	9.1%	10.5%	9.8%	10.8%	10.6%
20%-80% Urban	10.7%	10.1%	8.1%	8.5%	7.8%	8.1%	8.9%	9.1%	9.8%	9.6%
80%-100% Urban	9.1%	8.3%	7.1%	9.7%	8.0%	8.8%	8.3%	8.9%	8.6%	10.2%
Comprehensive Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$493	\$527	\$515	\$670	\$725	\$742	\$912	\$758	\$931	\$785
20%-80% Urban	\$515	\$485	\$517	\$570	\$688	\$717	\$725	\$684	\$819	\$719
80%-100% Urban	\$553	\$535	\$632	\$684	\$715	\$677	\$652	\$660	\$743	\$814
Comprehensive Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$56	\$58	\$47	\$66	\$61	\$68	\$96	\$74	\$100	\$84
20%-80% Urban	\$55	\$49	\$42	\$48	\$54	\$58	\$64	\$62	\$80	\$69
80%-100% Urban	\$51	\$44	\$45	\$67	\$57	\$60	\$54	\$59	\$64	\$83
Comprehensive Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	65.8%	64.2%	52.4%	66.7%	67.8%	67.7%	92.1%	67.3%	82.5%	72.8%
20%-80% Urban	59.2%	51.5%	43.5%	45.6%	57.0%	56.3%	59.4%	55.0%	65.4%	59.8%
80%-100% Urban	52.7%	46.1%	45.8%	60.5%	58.1%	54.3%	46.1%	48.9%	51.2%	70.5%
Liability Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$161	\$174	\$195	\$222	\$237	\$242	\$262	\$264	\$303	\$289
20%-80% Urban	\$186	\$202	\$226	\$254	\$271	\$270	\$296	\$298	\$341	\$328
80%-100% Urban	\$257	\$271	\$305	\$331	\$343	\$343	\$376	\$379	\$412	\$398
Collision Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$154	\$158	\$157	\$175	\$178	\$181	\$198	\$214	\$256	\$269
20%-80% Urban	\$172	\$174	\$175	\$196	\$197	\$202	\$222	\$238	\$283	\$296
80%-100% Urban	\$209	\$207	\$208	\$228	\$228	\$241	\$267	\$286	\$330	\$343
Comprehensive Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$85	\$90	\$90	\$99	\$90	\$100	\$104	\$110	\$122	\$115
20%-80% Urban	\$93	\$95	\$96	\$106	\$95	\$104	\$108	\$113	\$123	\$115
80%-100% Urban	\$96	\$97	\$97	\$110	\$99	\$110	\$117	\$120	\$125	\$117
Combined Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$401	\$422	\$443	\$496	\$505	\$524	\$564	\$588	\$680	\$673
20%-80% Urban	\$451	\$471	\$497	\$556	\$563	\$576	\$626	\$650	\$747	\$740
80%-100% Urban	\$562	\$574	\$611	\$669	\$669	\$694	\$761	\$785	\$867	\$858

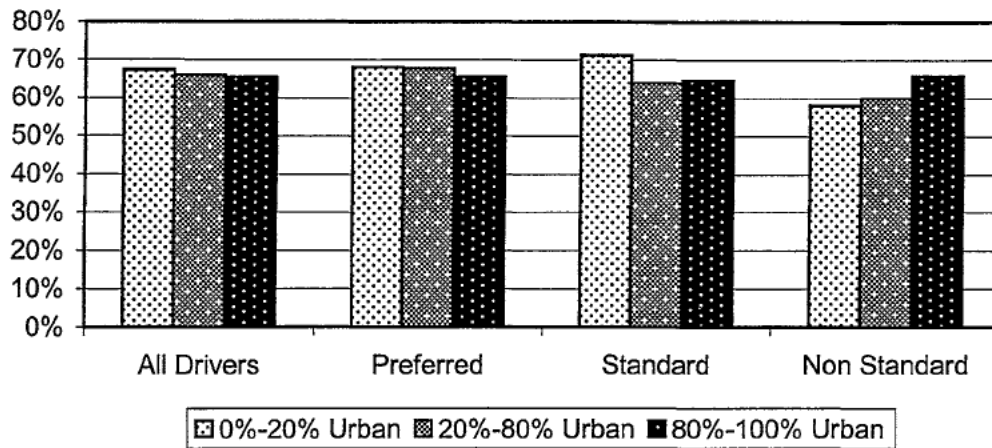
Annual Losses and Average Premium by Urban Areas Non Standard Drivers

Liability Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	7.3%	6.5%	7.2%	7.4%	8.0%	8.7%	8.8%	7.6%	7.4%	7.5%
20%-80% Urban	9.2%	8.5%	9.0%	9.0%	9.6%	10.2%	10.3%	8.9%	8.8%	9.6%
80%-100% Urban	11.5%	10.7%	10.0%	10.6%	10.9%	11.8%	13.0%	11.1%	11.2%	12.2%
Liability Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$2,723	\$2,802	\$2,634	\$2,874	\$2,892	\$3,102	\$3,145	\$3,325	\$3,106	\$3,312
20%-80% Urban	\$2,334	\$2,521	\$2,670	\$2,780	\$2,565	\$2,759	\$2,987	\$3,115	\$2,808	\$2,893
80%-100% Urban	\$2,250	\$2,123	\$2,711	\$2,559	\$2,485	\$2,705	\$2,901	\$2,898	\$2,973	\$3,015
Liability Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$198	\$183	\$190	\$212	\$232	\$269	\$276	\$252	\$230	\$249
20%-80% Urban	\$215	\$215	\$241	\$251	\$247	\$280	\$308	\$278	\$246	\$276
80%-100% Urban	\$258	\$226	\$271	\$271	\$270	\$319	\$378	\$321	\$332	\$368
Liability Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	71.4%	59.7%	52.0%	51.3%	53.7%	60.3%	58.3%	54.6%	51.9%	58.0%
20%-80% Urban	67.1%	62.0%	60.2%	57.2%	53.6%	58.7%	61.0%	56.3%	51.6%	60.0%
80%-100% Urban	65.5%	56.0%	61.1%	53.6%	49.5%	57.2%	62.9%	53.7%	58.4%	65.8%
Collision Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	10.3%	10.3%	9.8%	10.0%	10.5%	13.2%	11.2%	10.6%	10.9%	10.4%
20%-80% Urban	11.0%	11.0%	10.0%	9.4%	10.2%	12.2%	11.4%	11.1%	11.0%	11.0%
80%-100% Urban	12.2%	12.4%	11.6%	12.1%	12.7%	14.2%	13.9%	13.4%	14.1%	14.0%
Collision Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$1,895	\$1,930	\$1,929	\$2,462	\$2,691	\$2,734	\$2,878	\$2,821	\$2,933	\$3,078
20%-80% Urban	\$1,752	\$1,723	\$1,678	\$2,154	\$2,423	\$2,541	\$2,780	\$2,655	\$2,591	\$2,760
80%-100% Urban	\$1,593	\$1,508	\$1,484	\$1,756	\$1,952	\$2,101	\$2,408	\$2,456	\$2,360	\$2,415
Collision Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$196	\$198	\$188	\$247	\$282	\$361	\$323	\$300	\$320	\$321
20%-80% Urban	\$192	\$189	\$167	\$202	\$247	\$309	\$317	\$296	\$286	\$305
80%-100% Urban	\$194	\$187	\$172	\$213	\$248	\$298	\$334	\$330	\$333	\$338
Collision Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	70.8%	67.0%	58.6%	66.4%	77.4%	99.8%	83.7%	69.3%	72.5%	69.9%
20%-80% Urban	60.7%	57.2%	49.1%	54.2%	65.7%	83.0%	78.9%	65.5%	60.3%	64.1%
80%-100% Urban	54.6%	51.4%	46.8%	49.7%	57.4%	70.6%	72.4%	62.2%	60.6%	60.8%

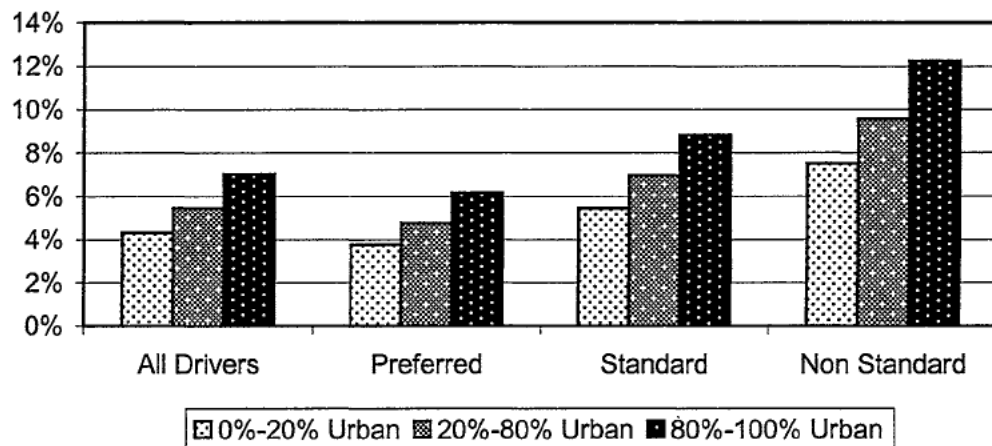
Annual Losses and Average Premium by Urban Areas Non Standard Drivers

Comprehensive Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	10.0%	10.1%	8.6%	8.0%	8.7%	10.3%	10.9%	8.5%	9.7%	8.6%
20%-80% Urban	8.9%	8.8%	7.1%	6.2%	6.4%	8.3%	7.8%	7.1%	8.0%	7.1%
80%-100% Urban	8.0%	8.2%	6.7%	6.9%	6.0%	7.2%	6.5%	5.8%	6.4%	6.7%
Comprehensive Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$911	\$859	\$920	\$1,192	\$1,242	\$1,286	\$1,360	\$1,284	\$1,328	\$1,268
20%-80% Urban	\$868	\$864	\$874	\$1,097	\$1,140	\$1,205	\$1,263	\$1,249	\$1,300	\$1,186
80%-100% Urban	\$981	\$884	\$983	\$1,272	\$1,393	\$1,505	\$1,395	\$1,504	\$1,671	\$1,550
Comprehensive Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$91	\$87	\$79	\$96	\$108	\$133	\$148	\$109	\$129	\$109
20%-80% Urban	\$77	\$76	\$62	\$68	\$73	\$101	\$99	\$89	\$104	\$84
80%-100% Urban	\$78	\$72	\$66	\$88	\$84	\$109	\$91	\$87	\$107	\$104
Comprehensive Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	66.2%	58.6%	50.4%	52.4%	62.6%	86.8%	99.7%	66.8%	73.1%	57.1%
20%-80% Urban	50.2%	48.3%	38.8%	39.5%	43.6%	67.5%	67.8%	56.3%	59.9%	46.1%
80%-100% Urban	47.7%	44.5%	41.6%	49.7%	47.6%	68.8%	57.9%	51.4%	58.3%	54.8%
Liability Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$277	\$306	\$364	\$413	\$432	\$447	\$474	\$461	\$444	\$428
20%-80% Urban	\$321	\$347	\$401	\$439	\$460	\$477	\$505	\$493	\$476	\$461
80%-100% Urban	\$394	\$403	\$444	\$505	\$545	\$557	\$601	\$598	\$568	\$560
Collision Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$277	\$295	\$322	\$371	\$365	\$361	\$386	\$433	\$441	\$459
20%-80% Urban	\$316	\$330	\$341	\$373	\$377	\$372	\$401	\$452	\$474	\$475
80%-100% Urban	\$355	\$363	\$368	\$428	\$432	\$422	\$461	\$530	\$549	\$555
Comprehensive Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$138	\$148	\$157	\$183	\$173	\$153	\$149	\$163	\$177	\$190
20%-80% Urban	\$153	\$158	\$160	\$173	\$168	\$149	\$145	\$157	\$174	\$182
80%-100% Urban	\$163	\$162	\$159	\$178	\$176	\$158	\$158	\$169	\$184	\$190
Combined Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$692	\$749	\$843	\$967	\$969	\$961	\$1,009	\$1,057	\$1,061	\$1,077
20%-80% Urban	\$790	\$835	\$902	\$986	\$1,005	\$998	\$1,051	\$1,103	\$1,124	\$1,119
80%-100% Urban	\$912	\$929	\$970	\$1,110	\$1,152	\$1,137	\$1,220	\$1,297	\$1,301	\$1,305

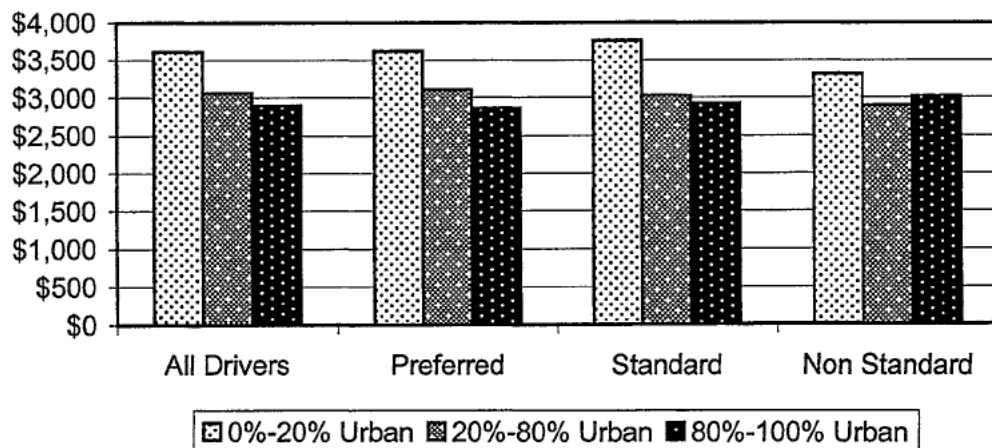
Annual Liability Loss Ratio by Urban Areas - 1999



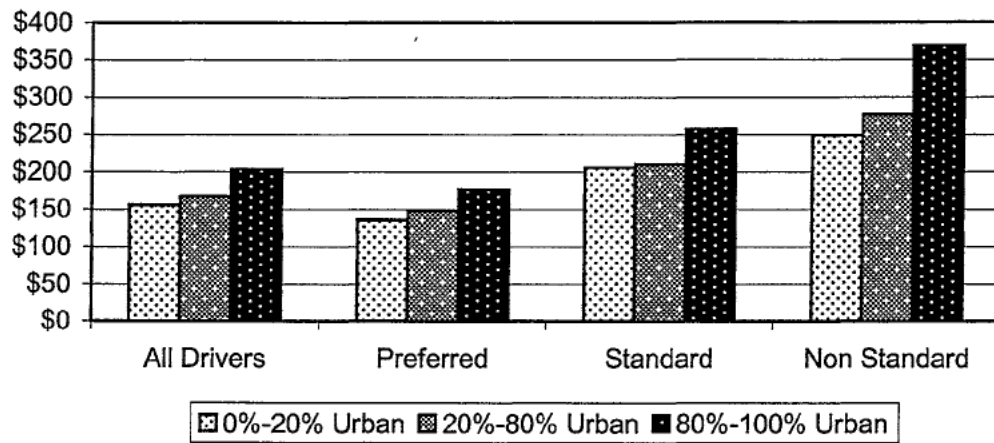
Annual Liability Loss Frequency by Urban Areas - 1999



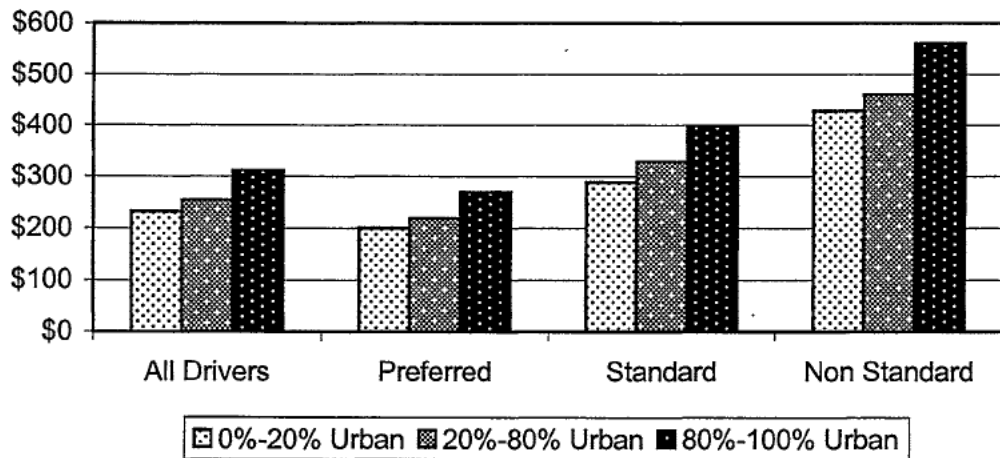
Annual Liability Loss Severity by Urban Areas - 1999



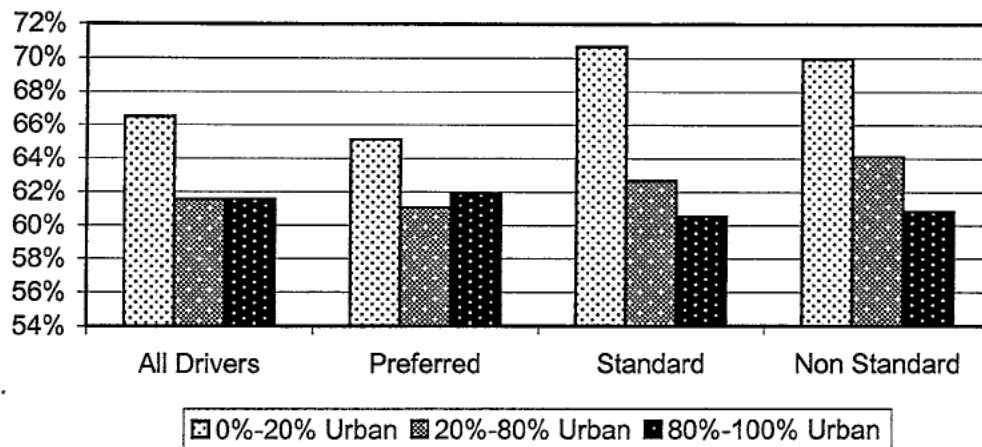
Annual Liability Pure Premium by Urban Areas - 1999



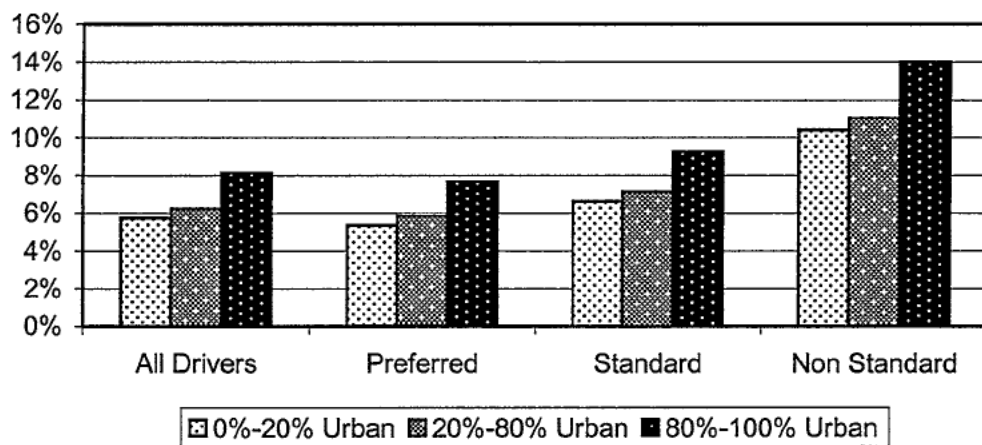
Annual Liability Average Premium by Urban Areas - 1999



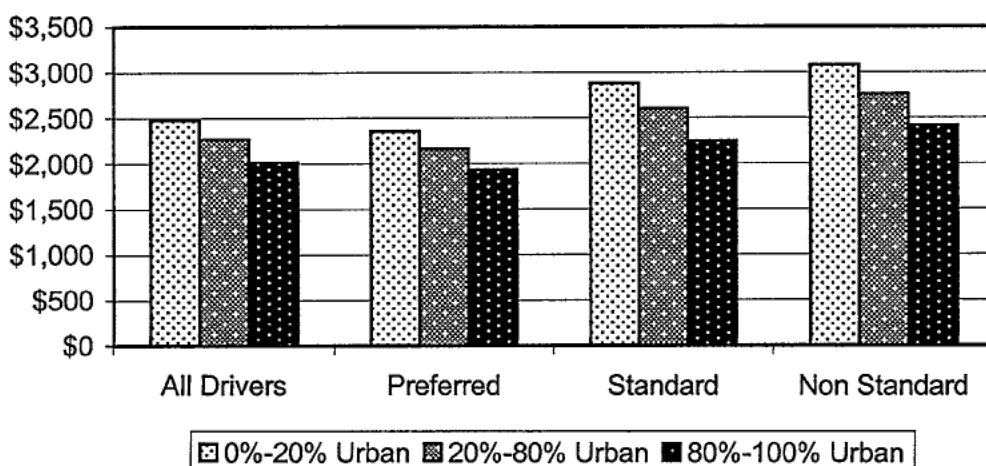
Annual Collision Loss Ratio by Urban Areas - 1999



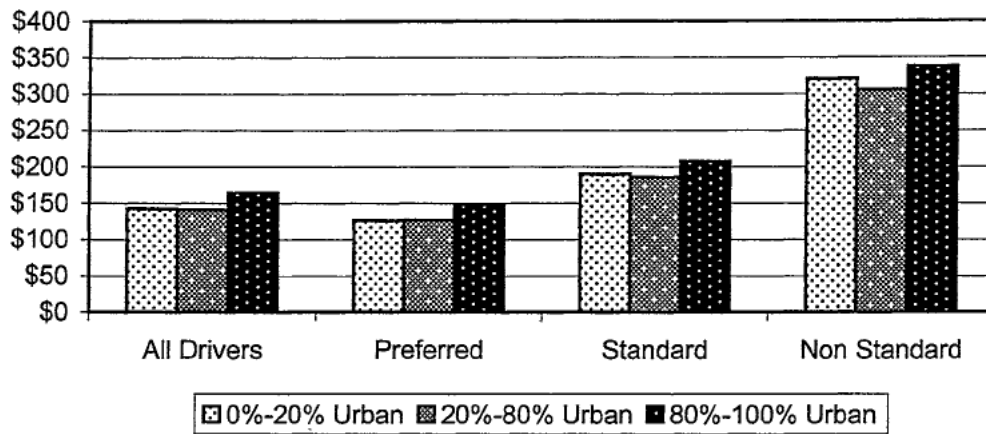
Annual Collision Loss Frequency by Urban Areas - 1999



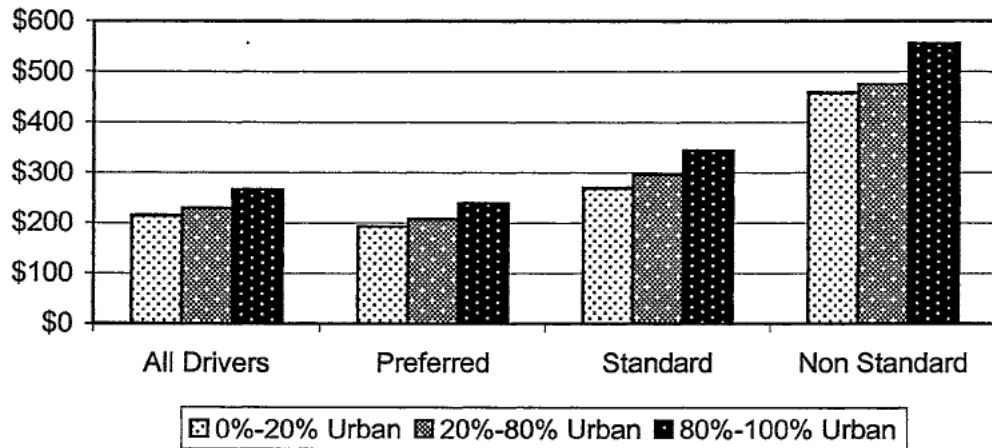
Annual Collision Loss Severity by Urban Areas - 1999



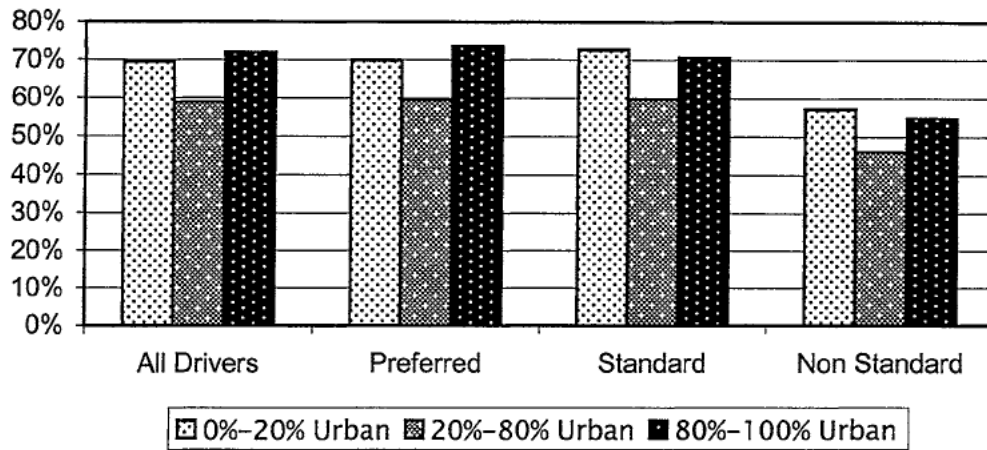
Annual Collision Pure Premium by Urban Areas - 1999



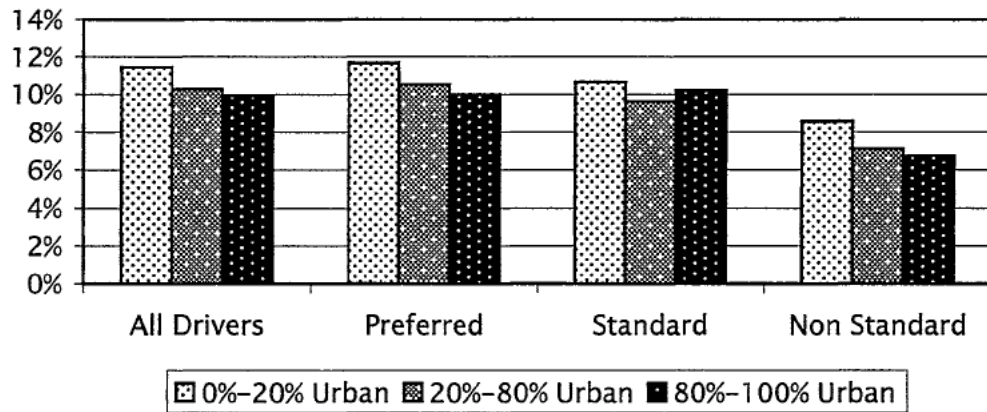
Annual Collision Average Premium by Urban Areas - 1999



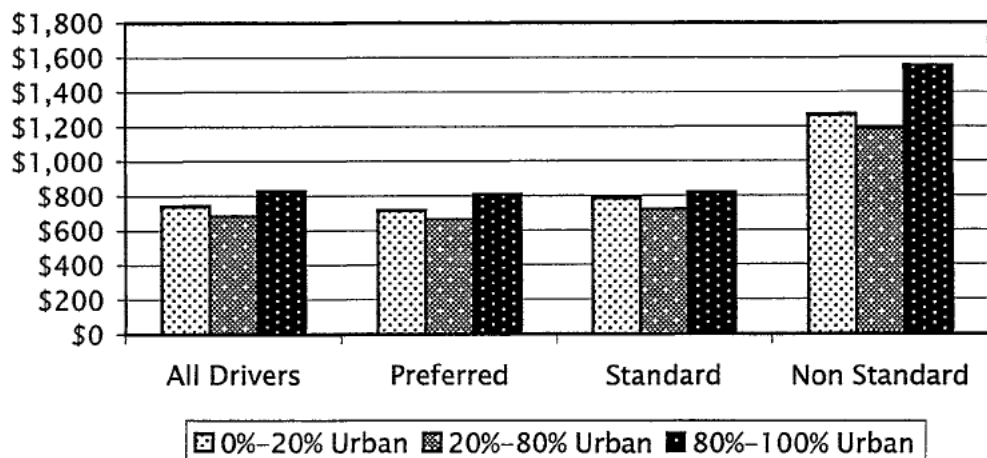
Annual Comprehensive Loss Ratio by Urban Areas - 1999



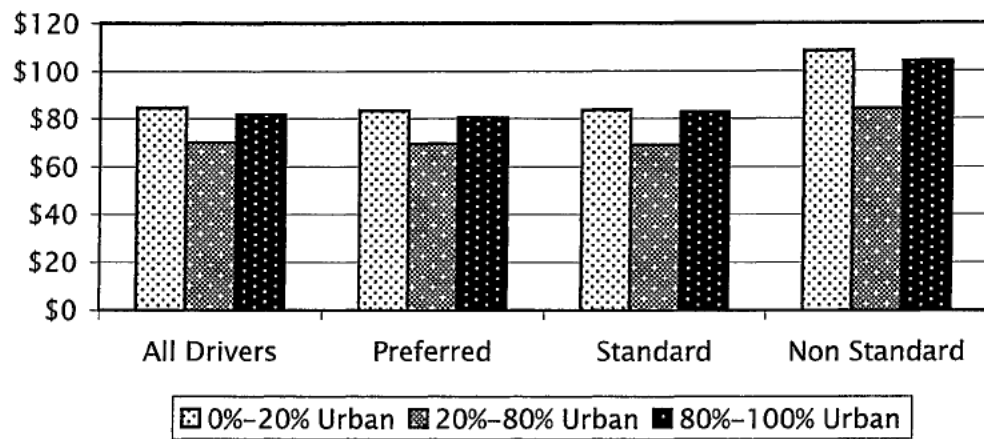
Annual Comprehensive Loss Frequency by Urban Areas - 1999



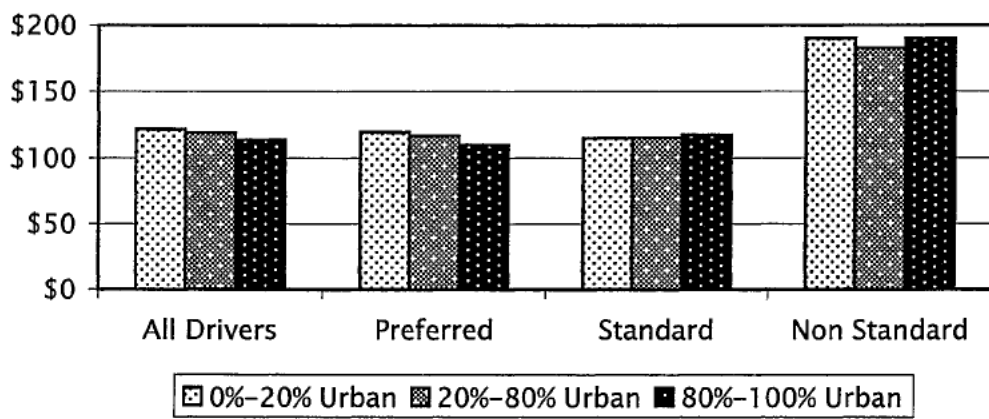
Annual Comprehensive Loss Severity by Urban Areas - 1999



Annual Comprehensive Pure Premium by Urban Areas - 1999



Annual Comprehensive Average Premium by Urban Areas - 1999



Private Passenger Automobile Insurance

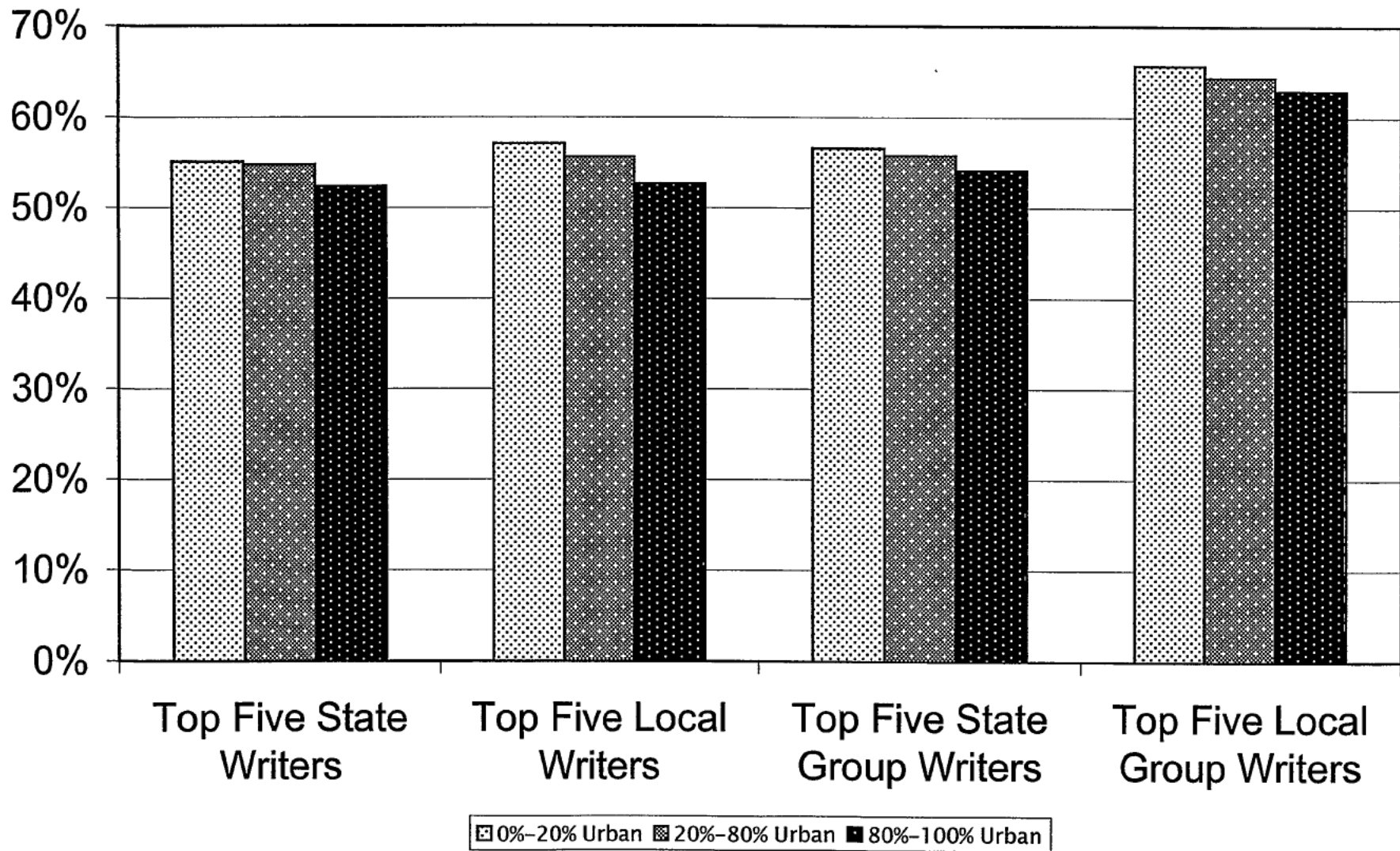
Market Share by Urban Areas

Annual Market Share by Percent Urban

By Company										
Market Share by Percent Urban – Top Five State Writers										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Urban	58.5%	59.6%	59.1%	59.1%	59.0%	57.9%	57.6%	57.0%	55.0%	55.1%
20%–80% Urban	58.1%	59.2%	58.9%	58.8%	58.6%	57.5%	57.0%	56.2%	54.6%	54.8%
80%–100% Urban	55.3%	56.1%	55.7%	54.9%	54.6%	54.1%	54.0%	53.0%	51.7%	52.3%
Market Share by Percent Urban – Top Five Local Writers										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Urban	59.6%	60.8%	60.5%	61.1%	61.1%	60.0%	59.8%	59.4%	57.1%	57.1%
20%–80% Urban	57.2%	58.3%	58.6%	59.2%	59.5%	58.5%	58.0%	57.1%	55.6%	55.6%
80%–100% Urban	53.3%	54.4%	54.3%	53.3%	52.8%	52.3%	52.3%	51.4%	50.4%	52.6%

By Insurance Group										
Market Share by Percent Urban – Top Five State Group Writers										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Urban	59.3%	59.9%	58.9%	58.5%	58.7%	58.0%	57.5%	57.1%	56.4%	56.6%
20%–80% Urban	59.6%	60.0%	59.2%	58.2%	58.4%	57.7%	57.2%	56.4%	55.8%	55.8%
80%–100% Urban	56.3%	56.5%	55.7%	54.8%	55.2%	55.5%	55.5%	54.9%	54.2%	54.1%
Market Share by Percent Urban – Top Five Local Group Writers										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%–20% Urban	66.1%	67.2%	67.3%	68.5%	68.4%	67.4%	67.2%	67.0%	57.4%	65.7%
20%–80% Urban	65.7%	66.7%	66.7%	67.2%	67.0%	66.2%	65.8%	65.3%	55.6%	64.4%
80%–100% Urban	63.9%	64.7%	64.7%	64.1%	63.6%	63.5%	63.6%	64.9%	55.6%	62.9%

Annual Market Share by Urban Areas - 1999



Private Passenger Automobile Insurance

MSA Trends

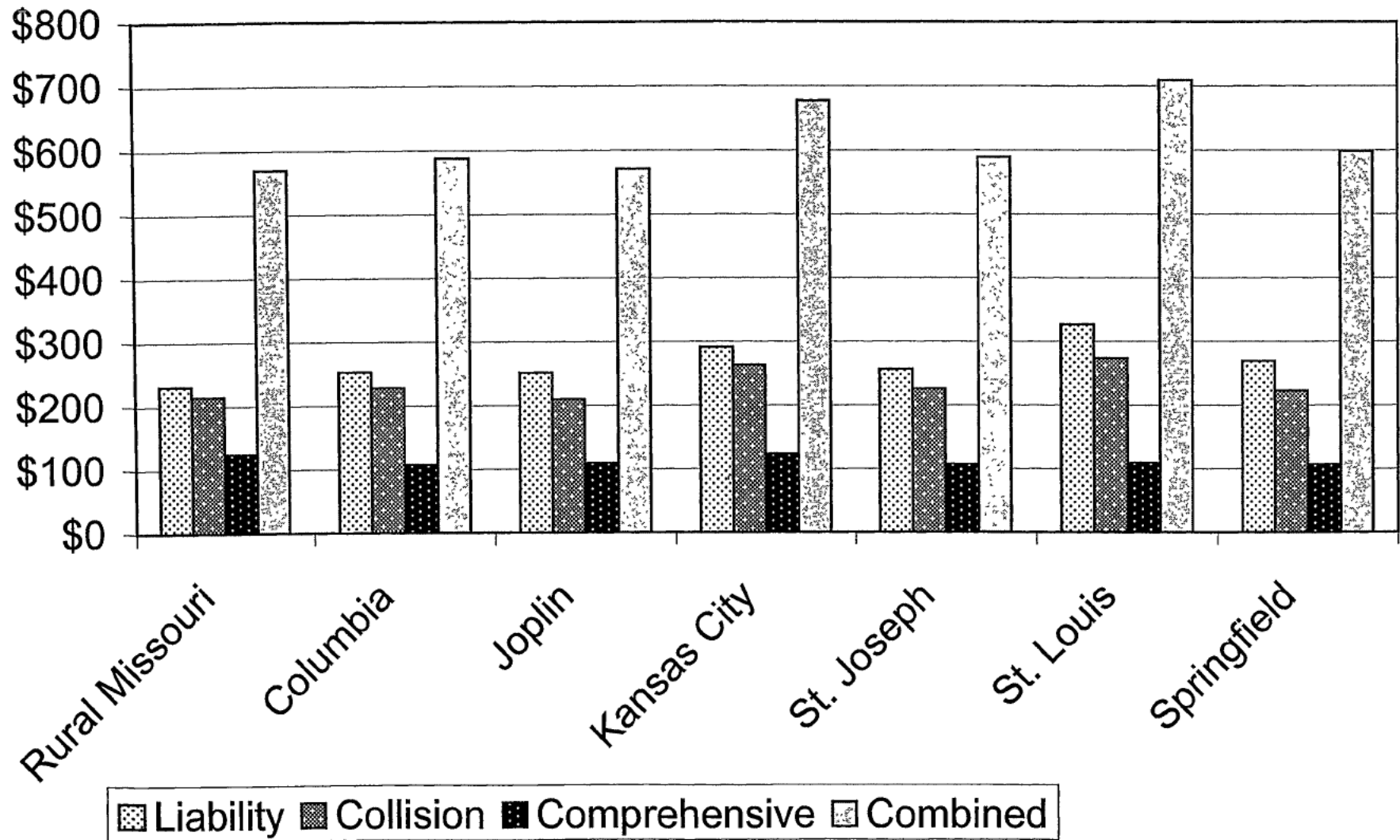
Private Passenger Automobile Insurance

Average Premium by MSA

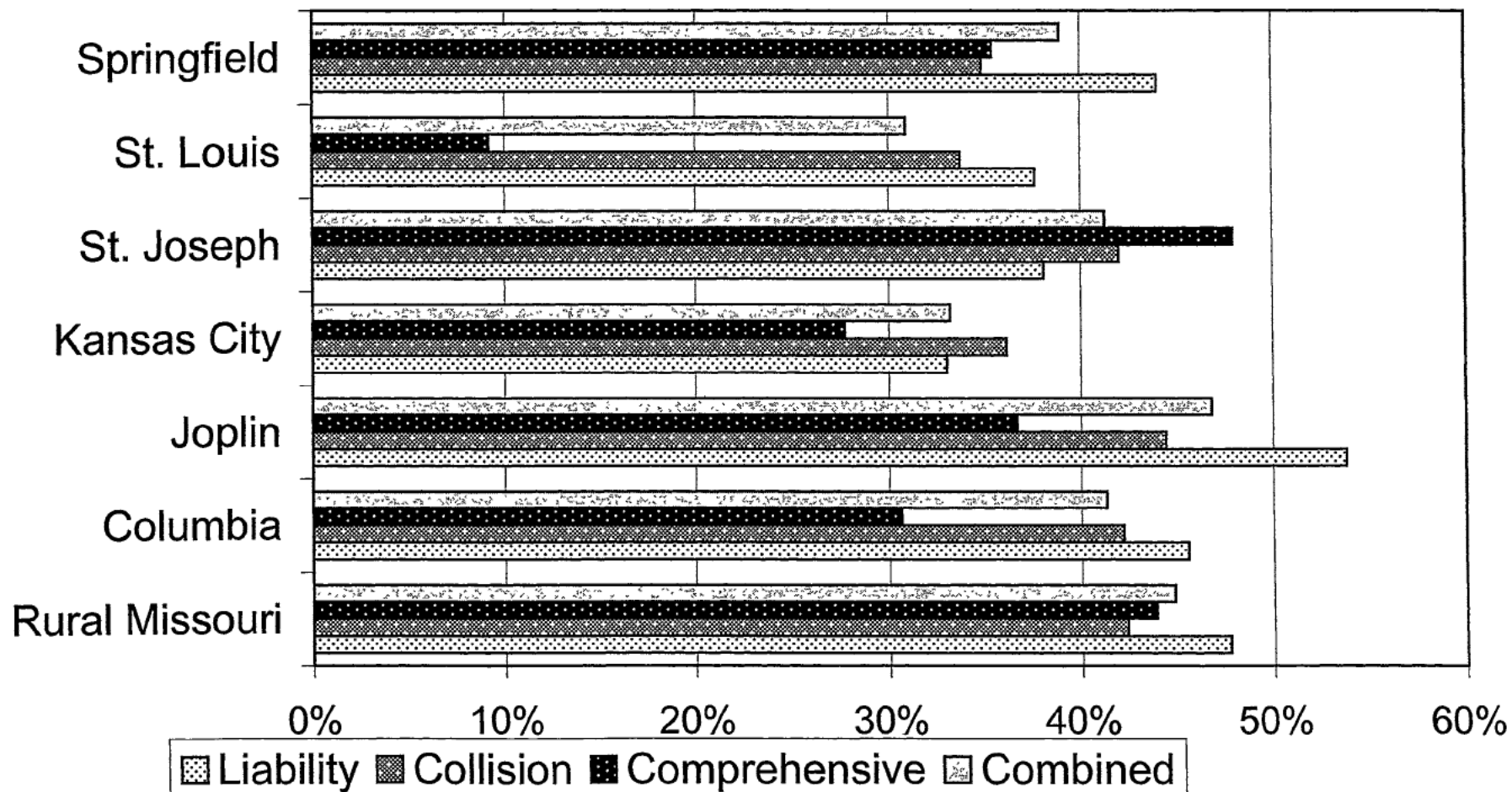
**Annual Average Premium
by Metropolitan Statistical Areas (MSA)**

LIABILITY											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$156	\$175	\$188	\$196	\$210	\$214	\$224	\$223	\$236	\$231	47.7%
Columbia	\$174	\$197	\$211	\$216	\$232	\$239	\$251	\$251	\$256	\$253	45.5%
Joplin	\$163	\$186	\$204	\$209	\$224	\$228	\$238	\$241	\$257	\$252	53.9%
Kansas City	\$219	\$240	\$258	\$270	\$290	\$291	\$302	\$294	\$301	\$291	33.0%
St. Joseph	\$186	\$201	\$216	\$228	\$242	\$245	\$253	\$251	\$262	\$256	38.1%
St. Louis	\$237	\$269	\$289	\$303	\$319	\$320	\$333	\$331	\$339	\$326	37.6%
Springfield	\$187	\$208	\$224	\$228	\$242	\$249	\$264	\$270	\$288	\$269	44.0%
COLLISION											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$151	\$155	\$157	\$157	\$161	\$162	\$176	\$189	\$205	\$215	42.3%
Columbia	\$160	\$166	\$166	\$164	\$169	\$173	\$188	\$204	\$218	\$228	42.2%
Joplin	\$145	\$148	\$151	\$153	\$158	\$158	\$170	\$184	\$202	\$210	44.4%
Kansas City	\$193	\$194	\$198	\$198	\$202	\$202	\$217	\$232	\$255	\$263	36.1%
St. Joseph	\$159	\$161	\$165	\$167	\$167	\$167	\$180	\$195	\$214	\$225	42.0%
St. Louis	\$205	\$206	\$208	\$204	\$205	\$210	\$229	\$246	\$265	\$274	33.7%
Springfield	\$165	\$166	\$168	\$165	\$171	\$174	\$187	\$202	\$221	\$222	34.9%
COMPREHENSIVE											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$86	\$91	\$97	\$101	\$102	\$102	\$107	\$114	\$122	\$124	43.8%
Columbia	\$82	\$87	\$92	\$95	\$97	\$98	\$99	\$102	\$107	\$107	30.6%
Joplin	\$80	\$84	\$89	\$93	\$92	\$91	\$94	\$101	\$109	\$109	36.7%
Kansas City	\$96	\$101	\$109	\$115	\$114	\$114	\$114	\$119	\$124	\$123	27.7%
St. Joseph	\$72	\$75	\$82	\$86	\$88	\$91	\$94	\$99	\$106	\$107	47.9%
St. Louis	\$100	\$101	\$104	\$106	\$103	\$103	\$104	\$106	\$110	\$109	9.2%
Springfield	\$79	\$83	\$89	\$93	\$95	\$94	\$98	\$102	\$108	\$107	35.4%
COMBINED											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$393	\$421	\$442	\$454	\$473	\$479	\$506	\$526	\$563	\$569	44.8%
Columbia	\$416	\$450	\$468	\$475	\$498	\$510	\$538	\$557	\$581	\$587	41.3%
Joplin	\$389	\$418	\$444	\$455	\$474	\$477	\$502	\$526	\$568	\$571	46.8%
Kansas City	\$508	\$535	\$565	\$583	\$605	\$607	\$633	\$645	\$680	\$677	33.2%
St. Joseph	\$417	\$437	\$462	\$482	\$497	\$503	\$526	\$545	\$582	\$589	41.3%
St. Louis	\$542	\$576	\$601	\$613	\$627	\$633	\$667	\$683	\$713	\$709	30.9%
Springfield	\$431	\$456	\$481	\$486	\$509	\$518	\$548	\$574	\$616	\$598	38.9%

Annual Average Premium by MSA - 1999



Rate of Increase in Annual Auto Insurance Premium Between 1990 and 1999



Private Passenger Automobile Insurance

Losses by MSA

Annual Losses and Average Premium by MSA All Drivers

Liability Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	5.3%	5.1%	5.0%	5.0%	5.0%	4.9%	4.8%	4.4%	4.6%	4.7%
Columbia	5.9%	5.7%	6.0%	6.4%	6.4%	6.3%	6.4%	5.8%	6.0%	5.9%
Joplin	5.6%	5.2%	5.4%	5.6%	5.7%	5.3%	5.2%	4.9%	5.0%	5.5%
Kansas City	6.8%	6.3%	6.3%	7.1%	6.8%	6.5%	6.6%	6.0%	6.3%	6.4%
St. Joseph	6.6%	6.6%	6.3%	6.9%	6.5%	6.4%	6.1%	5.6%	5.9%	6.1%
St. Louis	7.5%	7.4%	7.3%	7.7%	8.0%	7.6%	7.6%	7.1%	7.1%	7.2%
Springfield	6.5%	6.2%	6.2%	6.5%	6.8%	6.7%	6.4%	6.3%	6.1%	6.1%
Liability Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$2,228	\$2,311	\$2,504	\$2,530	\$2,707	\$2,799	\$2,942	\$3,058	\$3,103	\$3,231
Columbia	\$1,863	\$3,094	\$2,123	\$2,094	\$2,445	\$2,390	\$2,684	\$2,746	\$2,581	\$2,938
Joplin	\$2,007	\$2,267	\$2,512	\$2,589	\$2,667	\$2,641	\$2,687	\$2,962	\$3,634	\$3,121
Kansas City	\$2,224	\$2,297	\$2,543	\$2,533	\$2,729	\$2,666	\$2,613	\$2,925	\$3,041	\$3,048
St. Joseph	\$1,942	\$1,975	\$2,221	\$2,150	\$2,376	\$2,432	\$2,425	\$2,800	\$3,131	\$2,941
St. Louis	\$2,191	\$2,384	\$2,586	\$2,536	\$2,561	\$2,657	\$2,670	\$2,913	\$3,033	\$2,942
Springfield	\$2,045	\$2,109	\$2,283	\$2,386	\$2,644	\$2,582	\$2,784	\$2,857	\$2,707	\$3,034
Liability Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$117	\$118	\$125	\$125	\$136	\$139	\$141	\$134	\$142	\$151
Columbia	\$110	\$175	\$127	\$133	\$156	\$151	\$173	\$160	\$156	\$174
Joplin	\$112	\$118	\$136	\$144	\$153	\$140	\$139	\$144	\$183	\$172
Kansas City	\$152	\$145	\$161	\$179	\$185	\$174	\$174	\$175	\$193	\$194
St. Joseph	\$127	\$130	\$139	\$149	\$155	\$156	\$148	\$157	\$185	\$178
St. Louis	\$165	\$177	\$189	\$196	\$205	\$202	\$203	\$206	\$216	\$213
Springfield	\$133	\$131	\$142	\$156	\$180	\$173	\$178	\$181	\$165	\$185
Liability Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	74.9%	67.8%	66.6%	64.1%	64.9%	64.7%	62.8%	60.2%	59.6%	65.5%
Columbia	63.2%	88.9%	60.2%	61.9%	67.3%	63.2%	68.8%	63.6%	60.7%	68.8%
Joplin	68.5%	63.1%	66.6%	69.3%	68.2%	61.4%	58.5%	59.9%	70.8%	68.5%
Kansas City	69.2%	60.5%	62.3%	66.4%	64.0%	59.9%	57.5%	59.6%	63.7%	66.5%
St. Joseph	68.6%	65.0%	64.5%	65.1%	64.1%	63.8%	58.7%	62.5%	70.3%	69.4%
St. Louis	69.5%	65.7%	65.3%	64.8%	64.3%	63.3%	61.0%	62.1%	63.7%	65.2%
Springfield	71.3%	63.3%	63.7%	68.1%	74.4%	69.2%	67.6%	66.9%	57.1%	68.9%

Annual Losses and Average Premium by MSA All Drivers

Collision Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	7.7%	7.7%	6.7%	6.4%	6.1%	6.2%	5.9%	5.8%	5.7%	5.9%
Columbia	8.5%	7.8%	7.3%	7.2%	6.9%	7.0%	6.9%	6.7%	6.8%	6.6%
Joplin	7.2%	6.8%	6.6%	6.3%	6.3%	6.2%	6.0%	5.6%	5.4%	6.0%
Kansas City	9.4%	9.0%	7.7%	8.4%	7.6%	7.5%	7.4%	7.2%	7.5%	7.5%
St. Joseph	8.9%	9.6%	7.7%	8.1%	7.0%	7.6%	6.8%	7.2%	7.2%	6.8%
St. Louis	10.3%	10.2%	9.0%	8.8%	8.7%	8.6%	8.1%	8.1%	8.1%	8.4%
Springfield	8.2%	7.6%	7.1%	6.8%	6.9%	7.0%	6.3%	6.5%	5.9%	6.0%
Collision Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$1,334	\$1,311	\$1,366	\$1,562	\$1,802	\$1,942	\$2,135	\$2,164	\$2,199	\$2,288
Columbia	\$1,197	\$1,196	\$1,212	\$1,440	\$1,669	\$1,725	\$1,922	\$2,011	\$1,941	\$2,097
Joplin	\$1,330	\$1,234	\$1,380	\$1,428	\$1,657	\$1,730	\$1,912	\$2,008	\$2,112	\$2,326
Kansas City	\$1,391	\$1,351	\$1,367	\$1,495	\$1,635	\$1,841	\$2,030	\$2,272	\$2,162	\$2,246
St. Joseph	\$1,244	\$1,267	\$1,139	\$1,294	\$1,642	\$1,737	\$1,909	\$1,978	\$1,911	\$2,203
St. Louis	\$1,297	\$1,223	\$1,255	\$1,479	\$1,596	\$1,787	\$1,889	\$2,028	\$1,973	\$2,011
Springfield	\$1,307	\$1,277	\$1,344	\$1,527	\$1,643	\$1,814	\$1,996	\$2,073	\$2,140	\$2,232
Collision Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$103	\$101	\$91	\$101	\$110	\$120	\$126	\$126	\$125	\$135
Columbia	\$101	\$93	\$88	\$103	\$115	\$120	\$133	\$135	\$133	\$138
Joplin	\$96	\$84	\$91	\$90	\$104	\$106	\$115	\$112	\$113	\$140
Kansas City	\$131	\$122	\$106	\$125	\$124	\$138	\$151	\$163	\$162	\$167
St. Joseph	\$111	\$121	\$88	\$105	\$114	\$132	\$129	\$143	\$139	\$150
St. Louis	\$134	\$124	\$113	\$130	\$139	\$153	\$154	\$164	\$160	\$169
Springfield	\$107	\$97	\$95	\$104	\$113	\$126	\$126	\$134	\$127	\$134
Collision Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	68.1%	65.5%	58.0%	63.8%	68.1%	74.1%	71.6%	67.0%	60.1%	62.7%
Columbia	63.1%	56.0%	53.3%	63.2%	67.7%	69.3%	70.7%	66.1%	60.7%	60.7%
Joplin	66.0%	57.1%	60.2%	58.7%	65.9%	67.3%	68.0%	61.0%	55.7%	66.8%
Kansas City	68.0%	62.8%	53.4%	63.1%	61.2%	68.2%	69.6%	69.9%	63.0%	63.8%
St. Joseph	70.0%	75.4%	53.4%	62.6%	68.3%	78.7%	71.5%	73.4%	64.2%	66.6%
St. Louis	65.5%	60.4%	54.2%	63.8%	67.7%	72.7%	67.1%	67.0%	60.2%	61.8%
Springfield	64.8%	58.7%	56.8%	62.8%	66.1%	72.6%	67.3%	66.2%	57.2%	60.4%

Annual Losses and Average Premium by MSA All Drivers

Comprehensive Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	12.2%	13.0%	10.8%	11.2%	11.3%	11.3%	12.1%	10.4%	11.8%	11.2%
Columbia	9.6%	10.2%	8.6%	8.3%	8.0%	8.4%	8.7%	8.6%	8.6%	8.4%
Joplin	10.2%	10.1%	9.2%	9.0%	11.9%	8.7%	9.8%	8.3%	8.2%	8.9%
Kansas City	11.0%	9.6%	9.2%	13.2%	9.3%	10.0%	7.0%	6.7%	7.7%	6.7%
St. Joseph	7.9%	9.0%	7.9%	8.3%	8.2%	9.8%	7.2%	6.6%	7.7%	6.5%
St. Louis	10.1%	10.2%	8.3%	9.3%	9.8%	9.1%	10.1%	9.4%	9.4%	11.9%
Springfield	12.9%	9.3%	7.5%	7.7%	9.0%	9.0%	7.9%	10.4%	6.7%	8.3%
Comprehensive Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$478	\$508	\$495	\$537	\$561	\$638	\$735	\$659	\$772	\$735
Columbia	\$463	\$452	\$478	\$503	\$487	\$591	\$602	\$599	\$674	\$650
Joplin	\$431	\$435	\$457	\$490	\$659	\$521	\$682	\$549	\$672	\$660
Kansas City	\$733	\$712	\$847	\$865	\$950	\$1,027	\$792	\$852	\$1,014	\$820
St. Joseph	\$491	\$486	\$505	\$578	\$663	\$849	\$699	\$750	\$919	\$856
St. Louis	\$551	\$491	\$499	\$557	\$596	\$568	\$529	\$534	\$655	\$812
Springfield	\$626	\$458	\$489	\$464	\$565	\$665	\$630	\$806	\$623	\$537
Comprehensive Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$58	\$66	\$54	\$60	\$63	\$72	\$89	\$69	\$91	\$82
Columbia	\$44	\$46	\$41	\$42	\$39	\$50	\$52	\$51	\$58	\$55
Joplin	\$44	\$44	\$42	\$44	\$79	\$45	\$67	\$46	\$55	\$59
Kansas City	\$81	\$68	\$78	\$114	\$88	\$102	\$55	\$57	\$78	\$55
St. Joseph	\$39	\$44	\$40	\$48	\$55	\$83	\$50	\$49	\$71	\$56
St. Louis	\$56	\$50	\$41	\$52	\$58	\$52	\$53	\$50	\$61	\$97
Springfield	\$81	\$43	\$37	\$36	\$51	\$60	\$50	\$84	\$42	\$44
Comprehensive Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	67.5%	72.1%	55.2%	59.5%	62.0%	70.2%	83.1%	60.5%	74.1%	66.3%
Columbia	54.1%	52.9%	44.9%	43.9%	40.1%	50.4%	53.0%	50.3%	54.3%	51.2%
Joplin	55.1%	52.3%	47.4%	47.2%	85.2%	49.7%	71.4%	45.0%	50.3%	53.8%
Kansas City	83.8%	67.6%	71.4%	98.9%	77.3%	90.1%	48.4%	48.3%	62.8%	44.6%
St. Joseph	53.1%	58.3%	48.8%	55.3%	62.5%	91.2%	53.6%	49.8%	66.5%	52.2%
St. Louis	55.5%	49.4%	39.6%	48.9%	56.8%	50.1%	51.2%	47.6%	55.5%	88.8%
Springfield	102.7%	51.2%	41.1%	38.4%	53.6%	63.5%	50.8%	82.5%	38.6%	41.5%

Annual Losses and Average Premium by MSA All Drivers

Liability Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$156	\$175	\$188	\$196	\$210	\$214	\$224	\$223	\$237	\$231
Columbia	\$174	\$197	\$211	\$216	\$232	\$239	\$251	\$251	\$257	\$253
Joplin	\$163	\$186	\$204	\$209	\$224	\$228	\$238	\$241	\$258	\$252
Kansas City	\$219	\$240	\$258	\$270	\$290	\$291	\$302	\$294	\$303	\$291
St. Joseph	\$186	\$201	\$216	\$228	\$242	\$245	\$253	\$251	\$263	\$256
St. Louis	\$237	\$269	\$289	\$303	\$319	\$320	\$333	\$331	\$340	\$326
Springfield	\$187	\$208	\$224	\$228	\$242	\$249	\$264	\$270	\$289	\$269
Collision Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$151	\$155	\$157	\$157	\$161	\$162	\$176	\$189	\$207	\$215
Columbia	\$160	\$166	\$166	\$164	\$169	\$173	\$188	\$204	\$219	\$228
Joplin	\$145	\$148	\$151	\$153	\$158	\$158	\$170	\$184	\$203	\$210
Kansas City	\$193	\$194	\$198	\$198	\$202	\$202	\$217	\$232	\$257	\$263
St. Joseph	\$159	\$161	\$165	\$167	\$167	\$167	\$180	\$195	\$216	\$225
St. Louis	\$205	\$206	\$208	\$204	\$205	\$210	\$229	\$246	\$266	\$274
Springfield	\$165	\$166	\$168	\$165	\$171	\$174	\$187	\$202	\$222	\$222
Comprehensive Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$86	\$91	\$97	\$101	\$102	\$102	\$107	\$114	\$123	\$124
Columbia	\$82	\$87	\$92	\$95	\$97	\$98	\$99	\$102	\$107	\$107
Joplin	\$80	\$84	\$89	\$93	\$92	\$91	\$94	\$101	\$109	\$109
Kansas City	\$96	\$101	\$109	\$115	\$114	\$114	\$114	\$119	\$125	\$123
St. Joseph	\$72	\$75	\$82	\$86	\$88	\$91	\$94	\$99	\$107	\$107
St. Louis	\$100	\$101	\$104	\$106	\$103	\$103	\$104	\$106	\$110	\$109
Springfield	\$79	\$83	\$89	\$93	\$95	\$94	\$98	\$102	\$108	\$107
Combined Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$393	\$421	\$442	\$454	\$473	\$479	\$506	\$526	\$568	\$569
Columbia	\$416	\$450	\$468	\$475	\$498	\$510	\$538	\$557	\$583	\$587
Joplin	\$389	\$418	\$444	\$455	\$474	\$477	\$502	\$526	\$571	\$571
Kansas City	\$508	\$535	\$565	\$583	\$605	\$607	\$633	\$645	\$684	\$677
St. Joseph	\$417	\$437	\$462	\$482	\$497	\$503	\$526	\$545	\$586	\$589
St. Louis	\$542	\$576	\$601	\$613	\$627	\$633	\$667	\$683	\$716	\$709
Springfield	\$431	\$456	\$481	\$486	\$509	\$518	\$548	\$574	\$619	\$598

**Annual Losses and Average Premium by MSA
Preferred Drivers**

Liability Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	4.8%	4.6%	4.5%	4.6%	4.6%	4.4%	4.3%	3.9%	4.0%	4.1%
Columbia	5.5%	5.2%	5.4%	5.9%	5.9%	5.7%	5.7%	5.2%	5.4%	5.2%
Joplin	5.1%	4.6%	5.0%	5.0%	5.1%	4.8%	4.7%	4.2%	4.4%	4.7%
Kansas City	6.3%	5.9%	5.8%	6.5%	6.2%	5.8%	5.8%	5.2%	5.4%	5.5%
St. Joseph	5.6%	5.9%	5.4%	6.3%	6.1%	5.7%	5.1%	4.5%	5.0%	5.0%
St. Louis	7.0%	6.9%	7.0%	7.3%	7.6%	7.2%	7.1%	6.3%	6.3%	6.4%
Springfield	5.9%	5.8%	5.8%	6.1%	6.3%	6.1%	5.7%	5.4%	5.2%	5.2%
Liability Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$2,155	\$2,312	\$2,451	\$2,452	\$2,642	\$2,686	\$2,890	\$3,028	\$3,113	\$3,255
Columbia	\$1,885	\$3,458	\$2,139	\$2,056	\$2,449	\$2,339	\$2,749	\$2,807	\$2,534	\$2,997
Joplin	\$1,938	\$2,256	\$2,602	\$2,511	\$2,657	\$2,572	\$2,679	\$3,121	\$3,235	\$3,269
Kansas City	\$2,200	\$2,259	\$2,450	\$2,491	\$2,745	\$2,611	\$2,595	\$2,898	\$3,029	\$3,007
St. Joseph	\$1,692	\$2,073	\$2,095	\$2,071	\$2,324	\$2,512	\$2,451	\$3,111	\$3,347	\$3,034
St. Louis	\$2,162	\$2,366	\$2,528	\$2,485	\$2,508	\$2,610	\$2,570	\$2,906	\$3,028	\$2,893
Springfield	\$2,066	\$2,100	\$2,227	\$2,352	\$2,640	\$2,618	\$2,692	\$2,858	\$2,768	\$3,273
Liability Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$103	\$106	\$111	\$113	\$122	\$119	\$125	\$118	\$125	\$132
Columbia	\$104	\$181	\$116	\$120	\$145	\$133	\$156	\$145	\$136	\$156
Joplin	\$100	\$104	\$130	\$124	\$136	\$123	\$125	\$132	\$142	\$154
Kansas City	\$139	\$133	\$142	\$163	\$170	\$151	\$150	\$149	\$164	\$165
St. Joseph	\$95	\$123	\$113	\$130	\$142	\$143	\$125	\$140	\$169	\$152
St. Louis	\$151	\$164	\$176	\$181	\$190	\$187	\$181	\$183	\$191	\$185
Springfield	\$121	\$122	\$128	\$143	\$166	\$159	\$154	\$155	\$143	\$169
Liability Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	72.4%	66.3%	66.0%	65.6%	66.2%	63.5%	63.7%	61.2%	62.6%	67.6%
Columbia	66.4%	101.6%	62.7%	64.7%	72.0%	64.0%	71.9%	67.1%	62.8%	73.0%
Joplin	68.1%	61.2%	71.9%	68.6%	70.5%	62.3%	60.4%	63.5%	64.8%	71.7%
Kansas City	69.6%	59.8%	61.7%	69.9%	68.1%	60.2%	57.1%	59.3%	64.5%	66.8%
St. Joseph	57.3%	66.8%	58.8%	65.8%	68.1%	68.5%	58.1%	65.6%	77.7%	71.5%
St. Louis	70.4%	66.1%	66.8%	66.7%	66.3%	65.1%	61.0%	62.5%	64.5%	64.4%
Springfield	71.2%	63.3%	64.2%	70.9%	78.1%	72.4%	66.3%	65.8%	60.0%	72.5%

**Annual Losses and Average Premium by MSA
Preferred Drivers**

Collision Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	7.1%	7.2%	6.3%	6.3%	6.0%	5.8%	5.6%	5.5%	5.3%	5.5%
Columbia	8.0%	7.4%	7.0%	7.0%	6.7%	6.6%	6.5%	6.3%	6.5%	6.1%
Joplin	7.1%	6.7%	6.6%	6.1%	6.2%	6.1%	5.8%	5.4%	5.2%	5.7%
Kansas City	9.2%	8.8%	7.5%	8.1%	7.3%	6.9%	6.8%	6.5%	6.9%	6.9%
St. Joseph	7.9%	9.2%	7.3%	8.2%	6.9%	7.2%	6.3%	6.7%	6.8%	6.6%
St. Louis	10.4%	10.2%	9.0%	8.6%	8.5%	8.2%	7.7%	7.5%	7.6%	7.9%
Springfield	7.8%	7.3%	6.8%	6.7%	6.8%	6.6%	5.9%	5.9%	5.5%	5.6%
Collision Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$1,361	\$1,333	\$1,366	\$1,487	\$1,706	\$1,831	\$2,020	\$2,056	\$2,091	\$2,162
Columbia	\$1,177	\$1,150	\$1,193	\$1,376	\$1,555	\$1,634	\$1,752	\$1,910	\$1,846	\$1,931
Joplin	\$1,326	\$1,202	\$1,346	\$1,373	\$1,514	\$1,635	\$1,879	\$1,900	\$2,041	\$2,257
Kansas City	\$1,369	\$1,326	\$1,330	\$1,453	\$1,562	\$1,762	\$1,921	\$2,181	\$2,053	\$2,130
St. Joseph	\$1,214	\$1,279	\$1,140	\$1,238	\$1,532	\$1,632	\$1,794	\$1,860	\$1,836	\$2,104
St. Louis	\$1,257	\$1,184	\$1,210	\$1,430	\$1,543	\$1,733	\$1,807	\$1,963	\$1,897	\$1,944
Springfield	\$1,297	\$1,292	\$1,341	\$1,476	\$1,540	\$1,749	\$1,916	\$1,988	\$1,998	\$2,122
Collision Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$97	\$96	\$85	\$94	\$102	\$107	\$113	\$114	\$111	\$120
Columbia	\$94	\$85	\$83	\$97	\$104	\$108	\$113	\$120	\$119	\$117
Joplin	\$94	\$81	\$88	\$83	\$94	\$100	\$110	\$103	\$105	\$129
Kansas City	\$125	\$117	\$100	\$118	\$114	\$121	\$130	\$143	\$142	\$147
St. Joseph	\$96	\$117	\$83	\$102	\$106	\$118	\$113	\$124	\$124	\$138
St. Louis	\$131	\$121	\$109	\$123	\$130	\$141	\$139	\$148	\$144	\$154
Springfield	\$101	\$95	\$92	\$99	\$105	\$115	\$114	\$117	\$109	\$119
Collision Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	67.7%	65.2%	57.8%	64.4%	68.0%	71.2%	69.8%	66.1%	59.2%	62.1%
Columbia	63.6%	55.6%	54.4%	65.9%	68.1%	69.3%	67.4%	66.1%	61.1%	58.1%
Joplin	68.2%	58.1%	62.6%	58.8%	64.2%	68.4%	70.6%	61.7%	57.2%	68.6%
Kansas City	69.2%	64.1%	54.1%	65.7%	62.6%	67.3%	67.6%	70.3%	63.2%	63.6%
St. Joseph	64.5%	76.9%	53.9%	65.4%	69.1%	78.5%	70.7%	72.5%	66.3%	70.0%
St. Louis	67.7%	62.4%	55.9%	65.6%	69.4%	74.0%	66.7%	66.7%	60.0%	62.1%
Springfield	64.4%	60.5%	58.0%	65.1%	66.5%	71.9%	67.2%	64.5%	55.7%	59.8%

**Annual Losses and Average Premium by MSA
Preferred Drivers**

Comprehensive Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	12.4%	13.4%	11.3%	11.6%	11.9%	11.5%	12.4%	10.7%	12.1%	11.4%
Columbia	9.9%	10.5%	8.9%	8.7%	8.4%	8.7%	9.1%	8.9%	8.8%	8.7%
Joplin	10.6%	10.6%	9.6%	9.3%	12.7%	9.0%	10.1%	8.5%	8.4%	9.2%
Kansas City	11.4%	10.0%	9.6%	13.7%	9.8%	10.2%	7.1%	6.8%	7.8%	6.7%
St. Joseph	7.9%	9.4%	8.3%	8.7%	9.1%	9.7%	7.4%	6.7%	7.7%	6.6%
St. Louis	10.3%	10.5%	8.6%	9.6%	10.2%	9.3%	10.4%	9.5%	9.4%	12.1%
Springfield	13.6%	9.7%	8.0%	8.0%	9.5%	9.3%	8.1%	10.6%	6.9%	8.5%
Comprehensive Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$466	\$496	\$479	\$514	\$531	\$604	\$702	\$627	\$741	\$710
Columbia	\$443	\$440	\$456	\$501	\$467	\$575	\$564	\$565	\$642	\$633
Joplin	\$421	\$418	\$445	\$461	\$635	\$499	\$660	\$522	\$629	\$630
Kansas City	\$710	\$691	\$811	\$840	\$907	\$987	\$724	\$782	\$952	\$768
St. Joseph	\$501	\$476	\$487	\$517	\$609	\$785	\$668	\$724	\$822	\$835
St. Louis	\$544	\$480	\$484	\$537	\$574	\$542	\$493	\$504	\$633	\$805
Springfield	\$620	\$445	\$467	\$439	\$540	\$634	\$605	\$789	\$582	\$516
Comprehensive Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$58	\$66	\$54	\$60	\$63	\$69	\$87	\$67	\$89	\$81
Columbia	\$44	\$46	\$41	\$44	\$39	\$50	\$51	\$50	\$57	\$55
Joplin	\$44	\$44	\$43	\$43	\$80	\$45	\$67	\$44	\$53	\$58
Kansas City	\$81	\$69	\$78	\$115	\$89	\$101	\$52	\$53	\$74	\$52
St. Joseph	\$39	\$45	\$40	\$45	\$55	\$76	\$49	\$48	\$63	\$55
St. Louis	\$56	\$51	\$42	\$51	\$59	\$50	\$51	\$48	\$60	\$97
Springfield	\$84	\$43	\$37	\$35	\$51	\$59	\$49	\$84	\$40	\$44
Comprehensive Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	69.7%	75.1%	56.7%	60.6%	62.9%	69.2%	83.5%	60.2%	74.4%	66.5%
Columbia	56.4%	55.6%	45.9%	47.7%	41.6%	52.3%	53.3%	51.2%	54.7%	53.0%
Joplin	57.8%	54.9%	49.4%	47.6%	88.6%	50.9%	72.6%	45.2%	49.7%	54.6%
Kansas City	86.4%	70.1%	72.3%	102.4%	79.9%	91.7%	47.3%	46.9%	62.4%	43.7%
St. Joseph	58.8%	63.2%	51.4%	53.8%	63.5%	86.2%	54.7%	51.2%	62.2%	53.6%
St. Louis	58.6%	52.1%	41.2%	50.3%	58.9%	50.9%	51.5%	47.8%	56.6%	91.6%
Springfield	110.3%	53.5%	42.7%	38.9%	54.7%	63.6%	51.7%	84.9%	38.4%	42.1%

**Annual Losses and Average Premium by MSA
Preferred Drivers**

Liability Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$142	\$160	\$167	\$172	\$185	\$187	\$196	\$193	\$200	\$195
Columbia	\$156	\$179	\$185	\$186	\$201	\$208	\$218	\$216	\$217	\$214
Joplin	\$147	\$171	\$181	\$181	\$193	\$198	\$208	\$208	\$220	\$215
Kansas City	\$199	\$222	\$231	\$233	\$250	\$252	\$262	\$252	\$255	\$248
St. Joseph	\$166	\$184	\$192	\$198	\$209	\$209	\$216	\$213	\$217	\$213
St. Louis	\$215	\$248	\$263	\$271	\$287	\$288	\$297	\$293	\$297	\$287
Springfield	\$170	\$193	\$200	\$201	\$212	\$219	\$232	\$235	\$239	\$234
Collision Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$143	\$147	\$148	\$146	\$149	\$150	\$161	\$172	\$187	\$193
Columbia	\$148	\$153	\$153	\$147	\$153	\$156	\$168	\$182	\$195	\$202
Joplin	\$137	\$139	\$141	\$142	\$146	\$146	\$155	\$166	\$184	\$189
Kansas City	\$181	\$182	\$185	\$180	\$182	\$180	\$192	\$203	\$224	\$232
St. Joseph	\$149	\$152	\$155	\$155	\$154	\$150	\$160	\$171	\$187	\$197
St. Louis	\$194	\$195	\$196	\$187	\$188	\$191	\$209	\$221	\$240	\$249
Springfield	\$157	\$157	\$158	\$152	\$158	\$160	\$170	\$181	\$196	\$199
Comprehensive Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$83	\$88	\$95	\$98	\$101	\$100	\$104	\$111	\$120	\$122
Columbia	\$78	\$83	\$89	\$91	\$94	\$96	\$96	\$98	\$104	\$104
Joplin	\$77	\$81	\$86	\$90	\$91	\$88	\$92	\$98	\$106	\$106
Kansas City	\$93	\$98	\$107	\$112	\$112	\$110	\$109	\$113	\$118	\$118
St. Joseph	\$67	\$71	\$79	\$84	\$87	\$88	\$90	\$94	\$101	\$103
St. Louis	\$96	\$97	\$101	\$102	\$100	\$99	\$99	\$101	\$106	\$106
Springfield	\$76	\$81	\$87	\$91	\$94	\$92	\$95	\$99	\$104	\$104
Combined Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$368	\$395	\$410	\$416	\$435	\$437	\$461	\$477	\$508	\$510
Columbia	\$382	\$414	\$427	\$425	\$448	\$459	\$482	\$496	\$516	\$520
Joplin	\$361	\$391	\$408	\$413	\$430	\$432	\$455	\$472	\$510	\$510
Kansas City	\$474	\$502	\$523	\$525	\$543	\$542	\$563	\$568	\$597	\$597
St. Joseph	\$383	\$407	\$425	\$437	\$449	\$448	\$466	\$478	\$505	\$513
St. Louis	\$505	\$540	\$560	\$560	\$575	\$577	\$605	\$615	\$642	\$642
Springfield	\$403	\$430	\$445	\$444	\$464	\$471	\$497	\$515	\$539	\$537

**Annual losses and Average Premium by MSA
Standard Drivers**

Standard – Liability Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	6.2%	6.0%	5.7%	5.5%	5.5%	5.7%	5.5%	5.4%	5.5%	5.8%
Columbia	5.9%	6.0%	6.8%	6.5%	6.7%	6.1%	7.3%	6.9%	6.6%	7.2%
Joplin	6.8%	6.7%	5.9%	6.9%	6.5%	5.6%	6.0%	6.0%	6.3%	7.3%
Kansas City	7.7%	6.8%	7.1%	7.9%	7.5%	7.0%	7.8%	7.7%	8.2%	8.3%
St. Joseph	7.2%	7.8%	6.6%	6.9%	6.6%	6.8%	7.3%	7.7%	7.4%	7.8%
St. Louis	8.2%	7.7%	7.3%	8.5%	8.5%	7.9%	8.0%	8.8%	8.9%	9.1%
Springfield	7.9%	7.0%	7.0%	7.3%	7.6%	7.3%	7.6%	8.5%	7.8%	7.6%
Standard – Liability Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$2,338	\$2,293	\$2,629	\$2,633	\$3,108	\$3,266	\$3,127	\$3,152	\$3,276	\$3,318
Columbia	\$1,906	\$2,502	\$2,235	\$2,280	\$2,350	\$2,790	\$2,387	\$2,480	\$2,600	\$2,597
Joplin	\$2,091	\$2,432	\$2,219	\$2,972	\$2,853	\$2,796	\$2,482	\$2,816	\$5,999	\$2,984
Kansas City	\$2,112	\$2,522	\$2,585	\$2,621	\$2,834	\$2,989	\$2,647	\$2,963	\$3,035	\$3,102
St. Joseph	\$2,219	\$1,827	\$2,583	\$2,436	\$2,629	\$2,718	\$1,833	\$2,430	\$3,187	\$2,767
St. Louis	\$2,284	\$2,576	\$2,755	\$2,631	\$2,716	\$2,617	\$2,723	\$2,820	\$2,987	\$2,980
Springfield	\$1,848	\$2,251	\$2,120	\$2,435	\$2,825	\$2,323	\$2,761	\$2,841	\$2,571	\$2,723
Standard – Liability Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$145	\$138	\$151	\$144	\$172	\$188	\$173	\$169	\$181	\$194
Columbia	\$113	\$149	\$152	\$149	\$157	\$170	\$175	\$172	\$171	\$186
Joplin	\$142	\$162	\$130	\$204	\$185	\$157	\$148	\$168	\$379	\$219
Kansas City	\$162	\$171	\$182	\$208	\$212	\$210	\$207	\$229	\$249	\$257
St. Joseph	\$160	\$142	\$170	\$167	\$174	\$184	\$133	\$188	\$236	\$215
St. Louis	\$188	\$199	\$202	\$222	\$231	\$207	\$219	\$249	\$264	\$271
Springfield	\$146	\$157	\$149	\$177	\$214	\$169	\$211	\$240	\$201	\$206
Standard – Liability Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	89.0%	78.3%	77.0%	64.2%	71.0%	76.1%	64.7%	63.0%	58.4%	65.5%
Columbia	59.7%	71.8%	64.3%	57.6%	57.7%	61.3%	57.9%	55.3%	50.5%	56.2%
Joplin	76.5%	80.7%	57.2%	82.4%	70.2%	61.8%	54.1%	59.9%	115.7%	69.0%
Kansas City	65.5%	66.3%	63.7%	65.8%	63.3%	62.6%	57.0%	63.0%	62.3%	67.5%
St. Joseph	87.7%	75.5%	80.4%	68.4%	65.3%	67.4%	45.7%	63.5%	70.3%	67.3%
St. Louis	69.3%	69.5%	62.5%	64.4%	65.7%	59.1%	56.7%	64.1%	62.2%	65.3%
Springfield	73.3%	73.3%	62.2%	66.2%	75.3%	59.2%	65.9%	74.0%	60.3%	64.5%

**Annual losses and Average Premium by MSA
Standard Drivers**

Standard – Collision Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	9.9%	9.8%	8.0%	6.3%	5.8%	6.8%	6.5%	6.4%	6.4%	6.7%
Columbia	10.4%	9.0%	8.2%	7.0%	6.6%	6.5%	7.4%	7.6%	7.7%	7.9%
Joplin	8.0%	7.1%	6.0%	7.0%	6.1%	5.3%	6.3%	5.8%	5.7%	6.5%
Kansas City	9.9%	9.3%	7.8%	8.6%	7.5%	8.4%	8.7%	8.6%	8.4%	8.9%
St. Joseph	11.9%	10.2%	8.3%	7.2%	6.0%	7.7%	7.8%	8.3%	7.8%	7.0%
St. Louis	9.1%	8.5%	7.4%	8.8%	8.8%	8.9%	8.8%	9.5%	9.3%	9.5%
Springfield	9.8%	9.0%	8.0%	6.7%	6.3%	6.8%	6.6%	7.5%	6.7%	7.0%
Standard – Collision Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$1,138	\$1,127	\$1,229	\$1,829	\$2,093	\$2,205	\$2,439	\$2,485	\$2,527	\$2,655
Columbia	\$1,140	\$1,275	\$1,174	\$1,679	\$1,837	\$1,905	\$2,394	\$2,211	\$2,236	\$2,392
Joplin	\$1,306	\$1,252	\$1,484	\$1,562	\$2,321	\$2,167	\$1,879	\$2,385	\$2,270	\$2,471
Kansas City	\$1,391	\$1,344	\$1,420	\$1,588	\$1,847	\$1,950	\$2,251	\$2,409	\$2,420	\$2,563
St. Joseph	\$1,150	\$1,184	\$967	\$1,434	\$2,011	\$1,889	\$2,151	\$2,218	\$2,115	\$2,412
St. Louis	\$1,416	\$1,359	\$1,450	\$1,599	\$1,696	\$1,866	\$1,992	\$2,140	\$2,151	\$2,213
Springfield	\$1,317	\$1,063	\$1,257	\$1,633	\$1,981	\$1,912	\$2,215	\$2,229	\$2,544	\$2,486
Standard – Collision Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$113	\$111	\$98	\$116	\$121	\$149	\$158	\$159	\$163	\$177
Columbia	\$118	\$114	\$96	\$117	\$121	\$124	\$178	\$169	\$172	\$190
Joplin	\$105	\$88	\$89	\$110	\$141	\$116	\$118	\$139	\$129	\$161
Kansas City	\$138	\$124	\$111	\$137	\$138	\$164	\$196	\$207	\$204	\$227
St. Joseph	\$137	\$121	\$81	\$104	\$121	\$145	\$168	\$185	\$165	\$170
St. Louis	\$129	\$116	\$107	\$141	\$149	\$167	\$175	\$204	\$200	\$211
Springfield	\$130	\$96	\$100	\$109	\$125	\$131	\$145	\$167	\$171	\$173
Standard – Collision Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	71.3%	68.4%	60.7%	63.6%	66.0%	79.7%	77.1%	72.6%	62.6%	64.5%
Columbia	63.7%	58.8%	51.6%	56.0%	58.9%	57.9%	76.3%	67.2%	59.6%	61.8%
Joplin	61.9%	52.1%	51.5%	59.3%	74.5%	61.9%	58.4%	64.1%	51.1%	60.3%
Kansas City	65.3%	60.9%	53.1%	59.3%	59.4%	67.4%	73.1%	70.9%	60.0%	65.5%
St. Joseph	85.8%	76.5%	49.5%	58.6%	67.4%	75.9%	81.4%	78.6%	59.4%	57.6%
St. Louis	60.6%	54.8%	50.7%	61.8%	65.5%	69.1%	65.1%	71.0%	59.8%	60.5%
Springfield	75.5%	55.1%	56.3%	55.8%	63.4%	65.6%	64.9%	69.7%	66.2%	64.3%

Annual losses and Average Premium by MSA Standard Drivers

Standard – Comprehensive Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	11.4%	11.5%	9.3%	9.5%	8.1%	10.4%	10.1%	9.5%	10.6%	10.4%
Columbia	8.0%	9.0%	7.4%	7.2%	6.9%	7.3%	7.4%	7.4%	7.9%	7.6%
Joplin	8.9%	7.5%	7.9%	7.7%	8.1%	7.1%	8.6%	7.7%	7.8%	8.1%
Kansas City	9.6%	8.1%	8.0%	11.8%	7.0%	8.7%	6.6%	7.0%	7.8%	6.9%
St. Joseph	7.8%	7.9%	6.4%	6.7%	5.2%	8.7%	6.6%	6.1%	7.6%	6.1%
St. Louis	9.4%	8.5%	6.9%	9.1%	8.9%	9.2%	9.4%	9.9%	9.5%	12.1%
Springfield	10.2%	7.7%	5.4%	6.3%	7.1%	7.5%	6.6%	10.0%	6.6%	7.8%
Standard – Comprehensive Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$468	\$512	\$513	\$613	\$688	\$743	\$843	\$730	\$875	\$783
Columbia	\$551	\$484	\$465	\$446	\$574	\$598	\$700	\$687	\$731	\$702
Joplin	\$429	\$507	\$509	\$661	\$751	\$578	\$751	\$580	\$752	\$703
Kansas City	\$751	\$693	\$952	\$948	\$1,075	\$1,051	\$927	\$956	\$1,113	\$867
St. Joseph	\$422	\$482	\$536	\$861	\$936	\$1,025	\$677	\$720	\$1,198	\$878
St. Louis	\$494	\$469	\$483	\$539	\$600	\$534	\$569	\$548	\$645	\$786
Springfield	\$607	\$462	\$498	\$560	\$623	\$690	\$660	\$853	\$649	\$598
Standard – Comprehensive Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$54	\$59	\$48	\$58	\$55	\$77	\$85	\$69	\$93	\$81
Columbia	\$44	\$44	\$35	\$32	\$39	\$43	\$52	\$51	\$58	\$53
Joplin	\$38	\$38	\$40	\$51	\$61	\$41	\$65	\$45	\$59	\$57
Kansas City	\$72	\$56	\$77	\$111	\$75	\$91	\$61	\$67	\$87	\$60
St. Joseph	\$33	\$38	\$34	\$57	\$49	\$90	\$44	\$44	\$92	\$54
St. Louis	\$47	\$40	\$33	\$49	\$53	\$49	\$53	\$54	\$62	\$95
Springfield	\$62	\$35	\$27	\$35	\$44	\$51	\$44	\$85	\$43	\$46
Standard – Comprehensive Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	60.7%	64.1%	51.5%	56.7%	60.1%	75.2%	79.7%	61.3%	75.0%	69.3%
Columbia	52.2%	48.6%	39.3%	32.5%	43.0%	44.6%	51.1%	48.0%	51.4%	50.5%
Joplin	42.9%	41.0%	43.6%	51.6%	70.2%	44.4%	67.6%	41.8%	49.8%	51.7%
Kansas City	75.1%	58.0%	77.3%	97.6%	73.2%	78.3%	48.3%	51.0%	62.9%	46.7%
St. Joseph	42.6%	48.6%	43.5%	69.3%	66.9%	97.8%	46.8%	42.2%	79.4%	50.3%
St. Louis	47.0%	40.2%	33.6%	44.7%	53.9%	45.1%	46.6%	47.0%	51.1%	84.4%
Springfield	78.6%	43.7%	32.5%	38.5%	51.9%	55.5%	43.9%	81.1%	38.7%	44.5%

**Annual losses and Average Premium by MSA
Standard Drivers**

Standard – Liability Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$163	\$176	\$196	\$224	\$242	\$246	\$267	\$268	\$310	\$296
Columbia	\$190	\$207	\$236	\$258	\$272	\$278	\$303	\$311	\$339	\$330
Joplin	\$186	\$201	\$228	\$248	\$263	\$254	\$274	\$281	\$328	\$318
Kansas City	\$247	\$257	\$286	\$316	\$336	\$336	\$364	\$364	\$400	\$381
St. Joseph	\$182	\$188	\$211	\$244	\$267	\$272	\$292	\$296	\$336	\$320
St. Louis	\$271	\$287	\$323	\$345	\$352	\$350	\$385	\$388	\$425	\$415
Springfield	\$200	\$215	\$240	\$268	\$284	\$285	\$320	\$324	\$334	\$319
Standard – Collision Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$158	\$162	\$161	\$182	\$183	\$187	\$205	\$219	\$260	\$275
Columbia	\$185	\$194	\$186	\$209	\$206	\$214	\$233	\$251	\$289	\$307
Joplin	\$169	\$170	\$174	\$185	\$189	\$187	\$201	\$218	\$253	\$267
Kansas City	\$212	\$204	\$208	\$231	\$232	\$244	\$268	\$292	\$339	\$347
St. Joseph	\$159	\$158	\$163	\$177	\$179	\$190	\$207	\$235	\$278	\$295
St. Louis	\$213	\$212	\$211	\$228	\$228	\$241	\$269	\$287	\$335	\$348
Springfield	\$172	\$174	\$178	\$196	\$197	\$200	\$224	\$239	\$259	\$269
Standard – Comprehensive Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$88	\$92	\$93	\$103	\$92	\$103	\$107	\$113	\$124	\$117
Columbia	\$85	\$90	\$88	\$99	\$92	\$97	\$101	\$106	\$112	\$105
Joplin	\$89	\$93	\$93	\$99	\$86	\$92	\$96	\$107	\$118	\$110
Kansas City	\$96	\$97	\$99	\$114	\$103	\$117	\$126	\$131	\$138	\$129
St. Joseph	\$78	\$78	\$79	\$83	\$73	\$92	\$95	\$104	\$115	\$107
St. Louis	\$99	\$100	\$99	\$110	\$99	\$109	\$115	\$116	\$120	\$113
Springfield	\$79	\$81	\$83	\$92	\$85	\$93	\$100	\$105	\$110	\$104
Standard – Combined Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$409	\$430	\$450	\$509	\$517	\$537	\$579	\$600	\$694	\$688
Columbia	\$460	\$491	\$510	\$566	\$570	\$589	\$637	\$667	\$741	\$743
Joplin	\$444	\$464	\$495	\$531	\$538	\$533	\$571	\$605	\$699	\$695
Kansas City	\$554	\$559	\$594	\$661	\$670	\$696	\$759	\$787	\$877	\$857
St. Joseph	\$420	\$424	\$453	\$504	\$519	\$554	\$593	\$635	\$730	\$722
St. Louis	\$583	\$598	\$633	\$684	\$678	\$700	\$769	\$791	\$881	\$876
Springfield	\$450	\$469	\$501	\$555	\$566	\$577	\$643	\$669	\$703	\$693

**Annual Losses and Average Premium by MSA
Non Standard Drivers**

Non Standard – Liability Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	8.1%	8.6%	8.3%	8.2%	8.7%	9.4%	8.9%	7.8%	7.7%	8.0%
Columbia	9.8%	9.0%	9.4%	10.7%	10.3%	12.2%	12.4%	10.5%	11.8%	10.8%
Joplin	8.4%	8.8%	8.9%	9.9%	10.4%	10.1%	9.1%	8.8%	7.7%	8.8%
Kansas City	11.0%	9.6%	9.2%	10.0%	10.5%	11.6%	12.8%	10.7%	11.0%	11.0%
St. Joseph	12.7%	9.5%	12.0%	11.7%	9.3%	11.2%	12.2%	11.2%	9.2%	10.6%
St. Louis	11.6%	11.1%	10.4%	10.5%	10.9%	11.3%	13.5%	11.1%	11.6%	13.1%
Springfield	10.9%	8.9%	9.2%	9.8%	10.8%	11.4%	11.1%	11.1%	9.0%	11.1%
Non Standard – Liability Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$2,470	\$2,313	\$2,592	\$2,816	\$2,611	\$2,851	\$2,951	\$3,072	\$2,806	\$2,981
Columbia	\$1,687	\$1,710	\$1,922	\$2,114	\$2,539	\$2,238	\$2,677	\$2,812	\$2,771	\$3,198
Joplin	\$2,407	\$2,089	\$2,329	\$2,501	\$2,465	\$2,773	\$3,002	\$2,420	\$2,352	\$2,710
Kansas City	\$2,501	\$2,255	\$2,948	\$2,629	\$2,511	\$2,549	\$2,658	\$2,986	\$3,107	\$3,173
St. Joseph	\$2,503	\$1,760	\$2,236	\$2,180	\$2,330	\$1,872	\$2,944	\$2,222	\$2,295	\$2,838
St. Louis	\$2,230	\$2,242	\$2,683	\$2,686	\$2,614	\$2,982	\$3,154	\$3,140	\$3,150	\$3,165
Springfield	\$2,247	\$1,912	\$2,868	\$2,522	\$2,420	\$2,731	\$3,301	\$2,881	\$2,663	\$2,495
Non Standard – Liability Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$200	\$199	\$215	\$231	\$228	\$267	\$264	\$240	\$216	\$239
Columbia	\$166	\$154	\$182	\$226	\$260	\$272	\$331	\$294	\$326	\$346
Joplin	\$203	\$184	\$207	\$246	\$256	\$280	\$274	\$214	\$181	\$239
Kansas City	\$274	\$217	\$270	\$262	\$262	\$297	\$339	\$319	\$343	\$349
St. Joseph	\$317	\$167	\$269	\$256	\$216	\$209	\$359	\$248	\$212	\$300
St. Louis	\$260	\$250	\$279	\$282	\$284	\$337	\$426	\$349	\$366	\$413
Springfield	\$244	\$171	\$265	\$248	\$260	\$313	\$365	\$318	\$240	\$276
Non Standard – Liability Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	69.9%	62.9%	57.8%	54.9%	52.2%	58.2%	54.9%	51.5%	48.3%	55.8%
Columbia	50.6%	43.7%	46.0%	54.6%	58.7%	59.8%	66.3%	59.2%	66.9%	70.5%
Joplin	63.9%	53.8%	51.6%	58.1%	55.5%	56.7%	54.8%	44.7%	41.2%	56.1%
Kansas City	70.6%	58.2%	63.8%	53.3%	48.9%	55.8%	59.9%	56.4%	62.3%	63.5%
St. Joseph	91.1%	45.9%	68.3%	59.8%	49.2%	45.6%	74.0%	51.8%	45.1%	64.7%
St. Louis	64.8%	58.9%	60.2%	54.1%	50.7%	58.7%	66.5%	55.8%	61.7%	70.2%
Springfield	68.6%	47.7%	63.5%	56.9%	56.6%	67.4%	75.7%	62.6%	46.5%	59.3%

**Annual Losses and Average Premium by MSA
Non Standard Drivers**

Non Standard – Collision Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	10.8%	11.2%	9.8%	9.8%	10.4%	12.7%	10.9%	10.6%	10.5%	10.1%
Columbia	11.8%	12.3%	10.7%	10.3%	10.9%	14.2%	12.9%	11.0%	11.9%	12.8%
Joplin	8.1%	8.8%	9.4%	9.3%	9.0%	9.7%	9.5%	8.5%	8.5%	10.0%
Kansas City	13.3%	11.6%	10.5%	11.7%	12.0%	14.3%	14.1%	12.7%	14.2%	12.9%
St. Joseph	15.2%	14.1%	12.3%	8.9%	10.5%	11.8%	10.3%	13.2%	13.2%	10.2%
St. Louis	11.9%	13.0%	12.2%	12.3%	13.0%	13.8%	14.0%	13.7%	14.6%	15.1%
Springfield	9.6%	8.4%	9.4%	8.8%	10.8%	14.3%	11.6%	13.7%	10.8%	10.1%
Non Standard – Collision Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$1,743	\$1,686	\$1,814	\$2,255	\$2,590	\$2,600	\$2,810	\$2,696	\$2,663	\$2,870
Columbia	\$1,662	\$1,576	\$1,529	\$1,811	\$2,616	\$2,191	\$2,689	\$2,613	\$2,346	\$3,196
Joplin	\$1,554	\$1,873	\$1,732	\$1,999	\$2,463	\$2,226	\$2,399	\$2,488	\$2,650	\$2,822
Kansas City	\$1,690	\$1,680	\$1,662	\$1,797	\$1,962	\$2,242	\$2,464	\$2,741	\$2,594	\$2,714
St. Joseph	\$1,835	\$1,386	\$1,621	\$1,846	\$2,124	\$2,341	\$2,448	\$2,486	\$2,197	\$2,874
St. Louis	\$1,618	\$1,478	\$1,426	\$1,805	\$1,955	\$2,147	\$2,501	\$2,390	\$2,351	\$2,297
Springfield	\$1,454	\$1,824	\$1,601	\$2,148	\$2,294	\$2,196	\$2,363	\$2,443	\$2,451	\$2,734
Non Standard – Collision Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$188	\$189	\$177	\$221	\$269	\$329	\$305	\$285	\$279	\$289
Columbia	\$197	\$194	\$164	\$186	\$285	\$312	\$346	\$288	\$278	\$410
Joplin	\$125	\$165	\$163	\$187	\$223	\$216	\$228	\$210	\$225	\$282
Kansas City	\$225	\$195	\$175	\$211	\$235	\$320	\$348	\$349	\$369	\$350
St. Joseph	\$279	\$195	\$199	\$164	\$223	\$276	\$251	\$327	\$290	\$294
St. Louis	\$193	\$193	\$174	\$222	\$255	\$297	\$349	\$328	\$343	\$347
Springfield	\$140	\$154	\$151	\$189	\$248	\$315	\$274	\$334	\$266	\$275
Non Standard – Collision Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	65.8%	62.3%	55.1%	58.9%	73.4%	90.7%	78.3%	65.3%	62.5%	64.5%
Columbia	59.6%	55.2%	48.1%	50.7%	77.3%	86.7%	87.5%	65.3%	59.8%	83.4%
Joplin	46.3%	55.4%	50.4%	56.9%	66.6%	66.4%	61.2%	49.4%	51.9%	63.6%
Kansas City	60.7%	55.0%	48.4%	49.9%	54.3%	74.8%	76.7%	66.7%	66.7%	61.1%
St. Joseph	84.8%	61.1%	58.9%	48.3%	64.6%	83.7%	63.6%	71.8%	58.7%	59.0%
St. Louis	54.4%	51.5%	46.2%	50.9%	58.1%	69.4%	74.0%	61.1%	63.0%	63.2%
Springfield	44.2%	47.6%	47.4%	54.0%	67.7%	90.4%	72.2%	72.5%	50.8%	57.5%

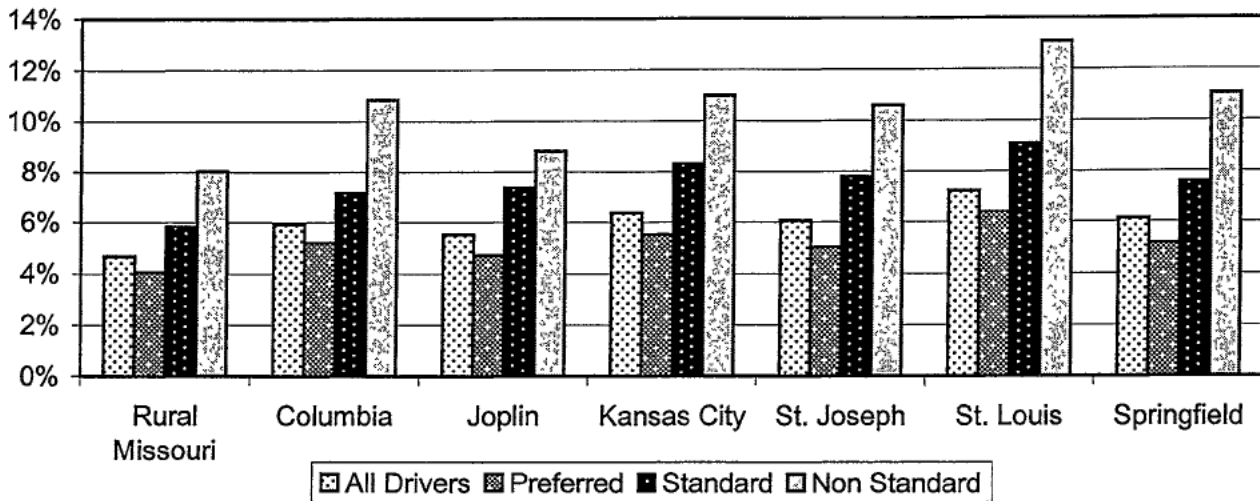
**Annual Losses and Average Premium by MSA
Non Standard Drivers**

Non Standard – Comprehensive Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	9.9%	10.4%	8.2%	7.7%	8.1%	9.8%	10.2%	8.2%	10.0%	8.1%
Columbia	6.6%	7.4%	6.2%	4.2%	4.1%	5.5%	6.4%	6.2%	7.2%	5.1%
Joplin	6.2%	6.3%	5.8%	5.1%	8.9%	5.6%	7.7%	6.6%	5.5%	5.5%
Kansas City	8.8%	7.2%	6.7%	9.4%	7.1%	9.8%	5.7%	5.4%	6.6%	5.5%
St. Joseph	7.7%	7.5%	7.3%	6.0%	5.7%	13.0%	5.8%	6.1%	9.1%	6.2%
St. Louis	7.8%	8.9%	6.9%	5.5%	5.3%	5.5%	6.9%	5.7%	6.3%	7.5%
Springfield	10.1%	6.5%	5.4%	5.0%	5.9%	9.3%	6.5%	8.5%	4.6%	5.4%
Non Standard – Comprehensive Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$864	\$824	\$885	\$1,159	\$1,150	\$1,186	\$1,255	\$1,280	\$1,217	\$1,277
Columbia	\$740	\$679	\$1,105	\$916	\$808	\$1,010	\$1,226	\$1,156	\$1,321	\$1,015
Joplin	\$945	\$921	\$723	\$947	\$1,191	\$1,054	\$1,074	\$1,151	\$1,695	\$1,450
Kansas City	\$1,271	\$1,251	\$1,293	\$1,192	\$1,538	\$1,610	\$1,681	\$1,840	\$1,930	\$1,907
St. Joseph	\$581	\$727	\$754	\$1,022	\$1,165	\$1,201	\$1,318	\$1,265	\$1,576	\$1,166
St. Louis	\$883	\$748	\$820	\$1,377	\$1,345	\$1,528	\$1,362	\$1,370	\$1,552	\$1,390
Springfield	\$901	\$870	\$1,063	\$983	\$1,157	\$1,169	\$1,126	\$1,002	\$1,481	\$826
Non Standard – Comprehensive Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$85	\$86	\$73	\$89	\$93	\$117	\$128	\$105	\$121	\$104
Columbia	\$49	\$50	\$69	\$39	\$33	\$56	\$78	\$71	\$95	\$52
Joplin	\$59	\$58	\$42	\$48	\$106	\$60	\$83	\$76	\$94	\$80
Kansas City	\$112	\$90	\$86	\$112	\$109	\$158	\$97	\$99	\$127	\$104
St. Joseph	\$45	\$54	\$55	\$61	\$66	\$156	\$77	\$77	\$143	\$72
St. Louis	\$69	\$67	\$57	\$76	\$71	\$84	\$94	\$78	\$98	\$105
Springfield	\$91	\$57	\$57	\$49	\$69	\$109	\$73	\$85	\$68	\$44
Non Standard – Comprehensive Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	58.7%	56.0%	45.7%	48.3%	53.1%	75.4%	85.2%	64.0%	67.0%	56.0%
Columbia	32.5%	31.1%	43.2%	22.3%	19.9%	38.6%	53.8%	45.6%	56.4%	28.1%
Joplin	44.1%	41.3%	27.2%	30.3%	69.5%	44.8%	61.0%	51.6%	60.5%	48.4%
Kansas City	70.7%	58.3%	53.8%	61.2%	59.8%	96.6%	61.1%	56.9%	66.8%	50.8%
St. Joseph	30.0%	37.6%	37.0%	41.7%	45.4%	126.8%	55.3%	50.2%	82.2%	41.2%
St. Louis	41.3%	39.9%	35.7%	43.9%	41.2%	53.8%	60.0%	47.1%	55.4%	58.5%
Springfield	64.8%	39.7%	39.7%	31.0%	43.5%	80.2%	54.6%	56.7%	40.8%	27.3%

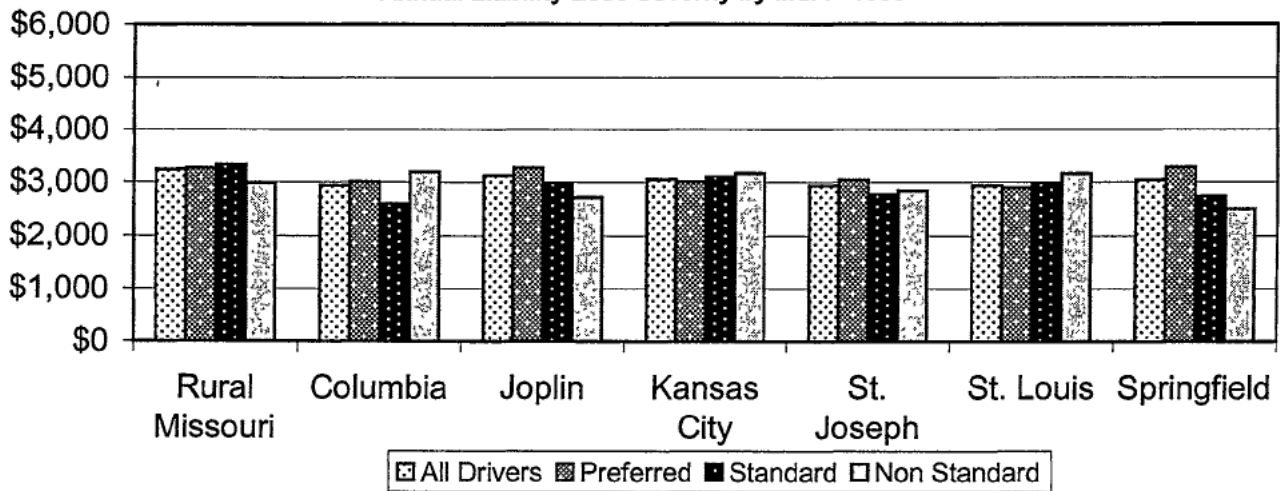
**Annual Losses and Average Premium by MSA
Non Standard Drivers**

Non Standard – Liability Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$286	\$316	\$372	\$420	\$436	\$458	\$480	\$466	\$447	\$428
Columbia	\$327	\$352	\$394	\$415	\$443	\$456	\$500	\$497	\$488	\$491
Joplin	\$318	\$342	\$402	\$424	\$462	\$493	\$499	\$478	\$440	\$425
Kansas City	\$388	\$372	\$424	\$491	\$536	\$533	\$566	\$565	\$550	\$550
St. Joseph	\$348	\$365	\$394	\$428	\$439	\$459	\$485	\$479	\$469	\$464
St. Louis	\$401	\$424	\$464	\$522	\$560	\$574	\$640	\$626	\$593	\$589
Springfield	\$356	\$358	\$417	\$436	\$460	\$463	\$482	\$509	\$516	\$465
Non Standard – Collision Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$285	\$304	\$322	\$375	\$366	\$363	\$390	\$436	\$446	\$448
Columbia	\$330	\$351	\$341	\$368	\$369	\$359	\$396	\$442	\$465	\$492
Joplin	\$271	\$298	\$323	\$328	\$334	\$325	\$373	\$426	\$434	\$444
Kansas City	\$371	\$355	\$362	\$422	\$432	\$427	\$454	\$523	\$554	\$572
St. Joseph	\$328	\$319	\$338	\$339	\$345	\$329	\$394	\$456	\$494	\$499
St. Louis	\$354	\$374	\$377	\$436	\$439	\$428	\$472	\$537	\$545	\$550
Springfield	\$317	\$323	\$318	\$349	\$366	\$348	\$379	\$460	\$523	\$478
Non Standard – Comprehensive Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$145	\$153	\$159	\$185	\$175	\$155	\$150	\$164	\$181	\$186
Columbia	\$151	\$161	\$160	\$173	\$166	\$144	\$146	\$156	\$169	\$186
Joplin	\$133	\$140	\$154	\$159	\$152	\$133	\$135	\$147	\$155	\$165
Kansas City	\$158	\$155	\$160	\$182	\$183	\$163	\$158	\$173	\$191	\$205
St. Joseph	\$150	\$145	\$148	\$147	\$146	\$123	\$139	\$153	\$173	\$174
St. Louis	\$167	\$167	\$159	\$174	\$173	\$156	\$157	\$165	\$177	\$179
Springfield	\$140	\$143	\$144	\$158	\$158	\$136	\$133	\$150	\$166	\$163
Non Standard – Combined Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$716	\$774	\$853	\$980	\$977	\$976	\$1,020	\$1,066	\$1,074	\$1,061
Columbia	\$808	\$863	\$895	\$956	\$978	\$960	\$1,041	\$1,095	\$1,121	\$1,169
Joplin	\$722	\$780	\$879	\$911	\$948	\$951	\$1,008	\$1,050	\$1,029	\$1,034
Kansas City	\$918	\$882	\$946	\$1,096	\$1,151	\$1,123	\$1,178	\$1,262	\$1,294	\$1,326
St. Joseph	\$826	\$828	\$880	\$915	\$930	\$911	\$1,019	\$1,088	\$1,137	\$1,137
St. Louis	\$922	\$965	\$1,000	\$1,131	\$1,171	\$1,158	\$1,269	\$1,328	\$1,315	\$1,318
Springfield	\$814	\$825	\$879	\$943	\$984	\$947	\$995	\$1,119	\$1,206	\$1,106

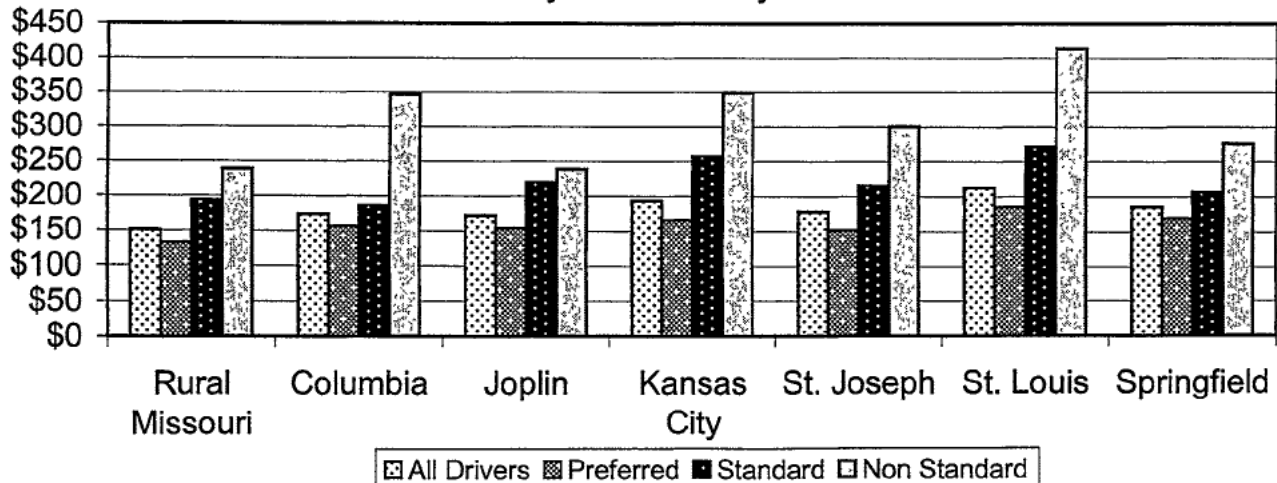
Annual Liability Loss Frequency - 1999



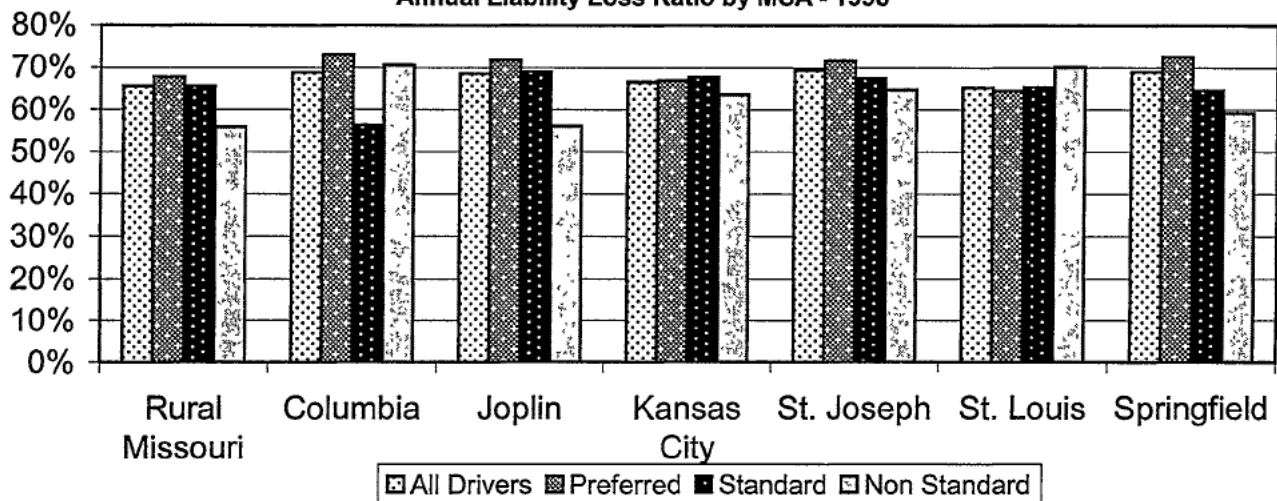
Annual Liability Loss Severity by MSA - 1999



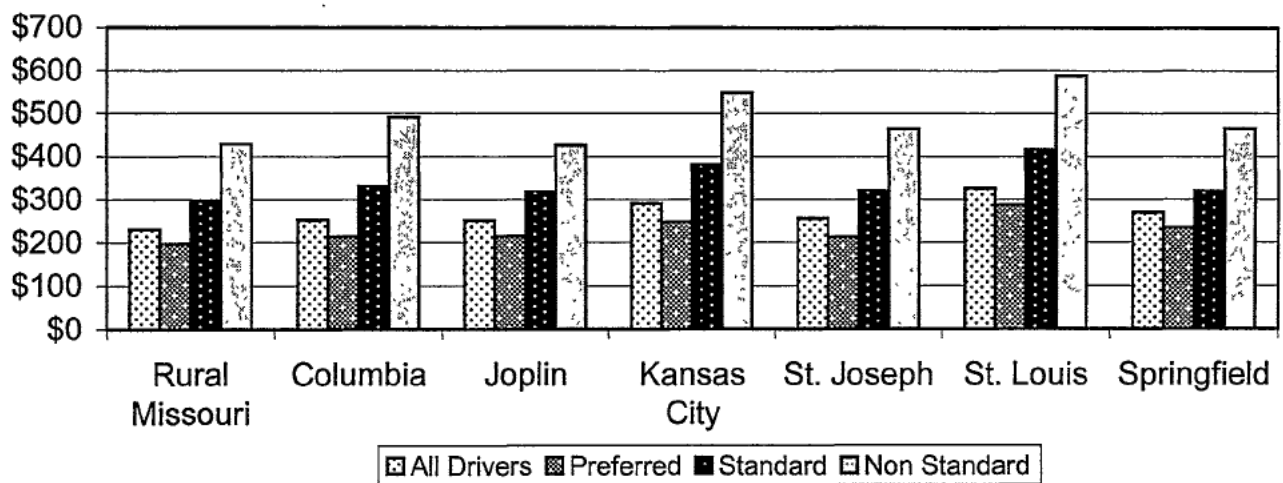
Annual Liability Pure Premium by MSA - 1998



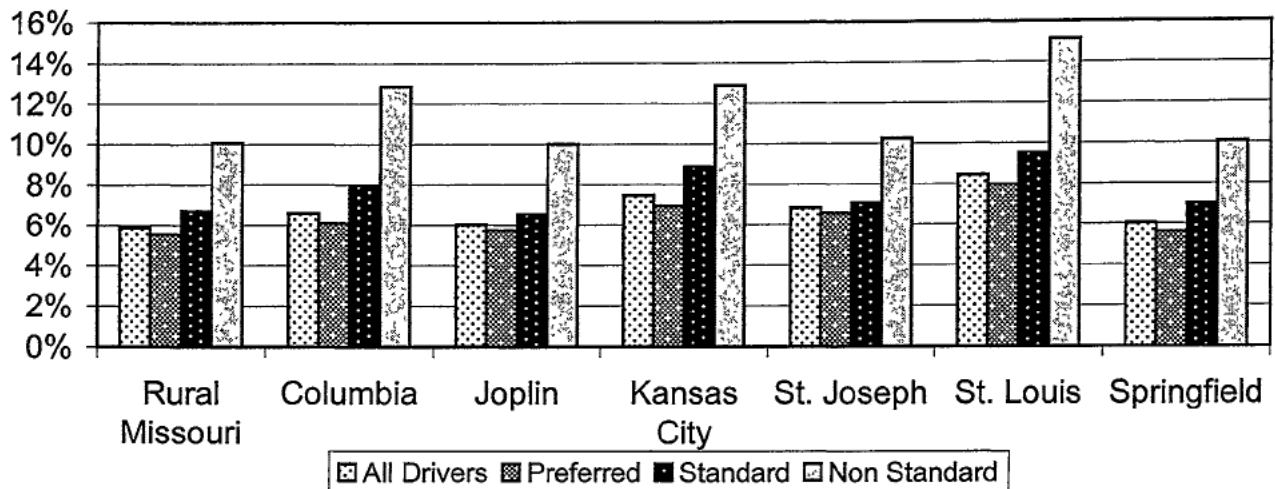
Annual Liability Loss Ratio by MSA - 1998



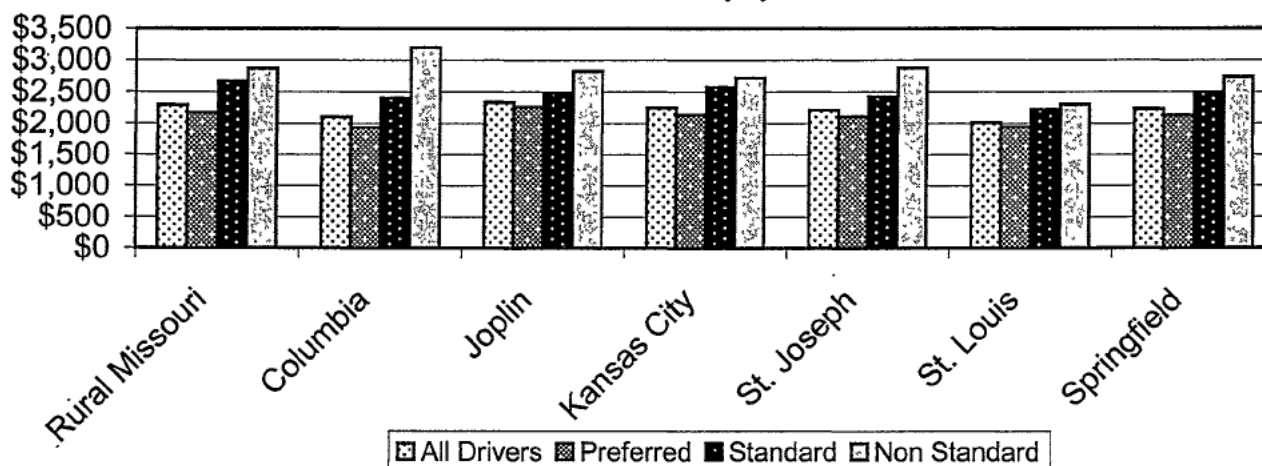
Annual Liability Average Premium by MSA - 1998



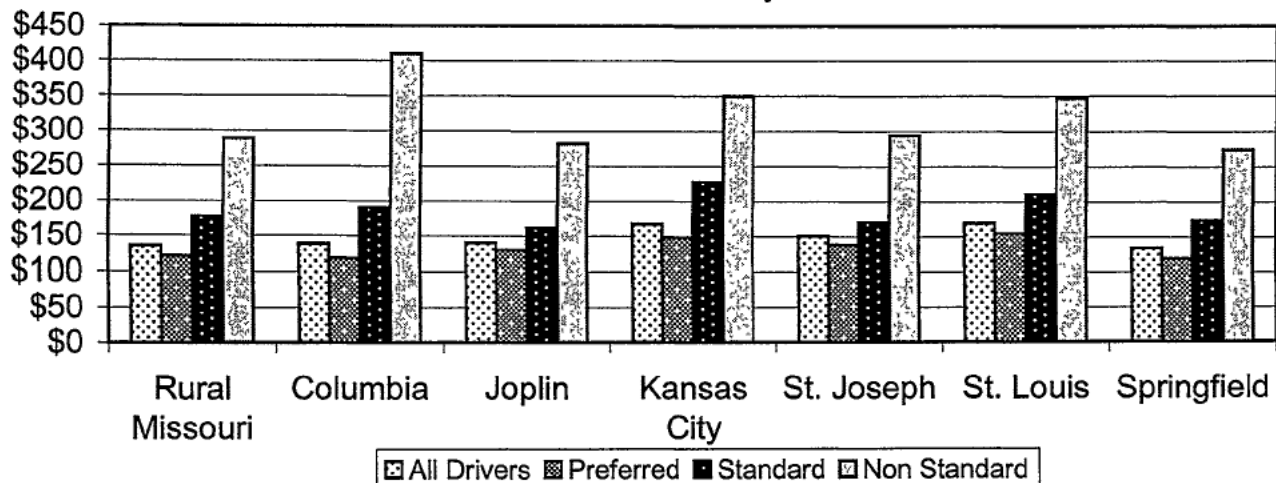
Annual Collision Loss Frequency by MSA - 1998



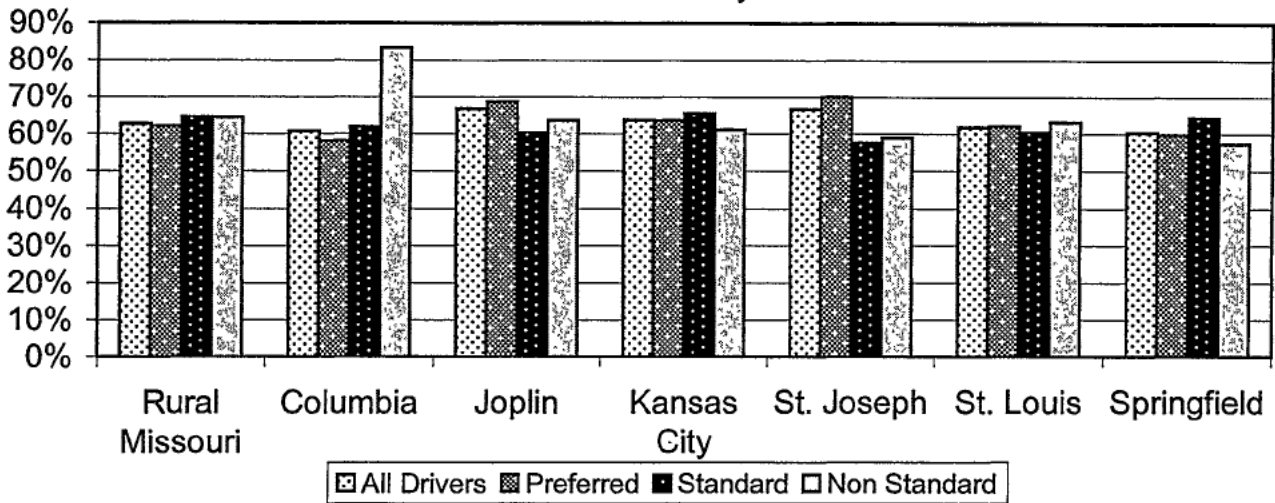
Annual Collision Loss Severity by MSA - 1998



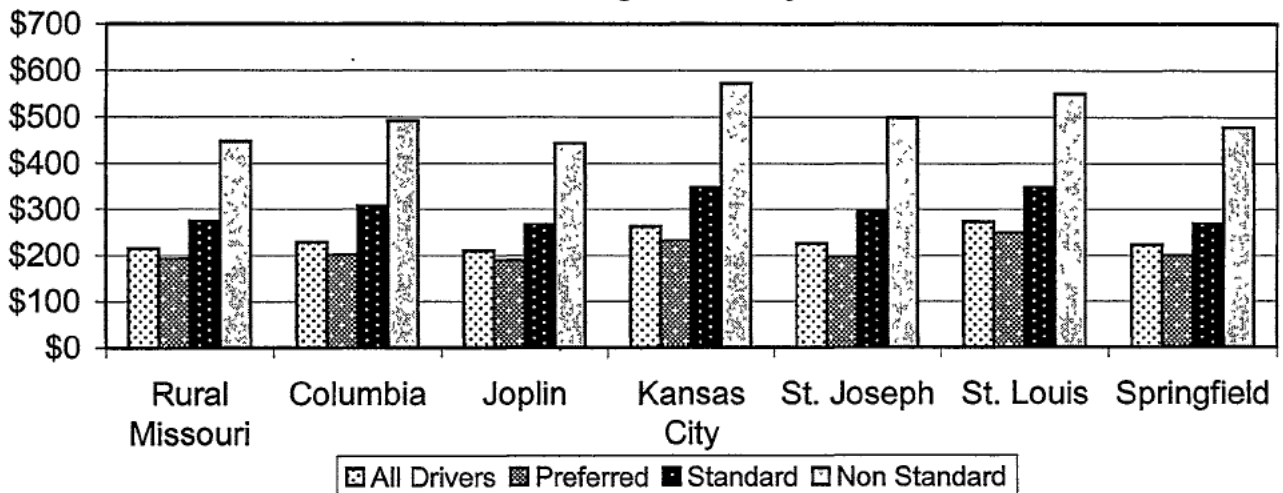
Annual Collision Pure Premium by MSA - 1998



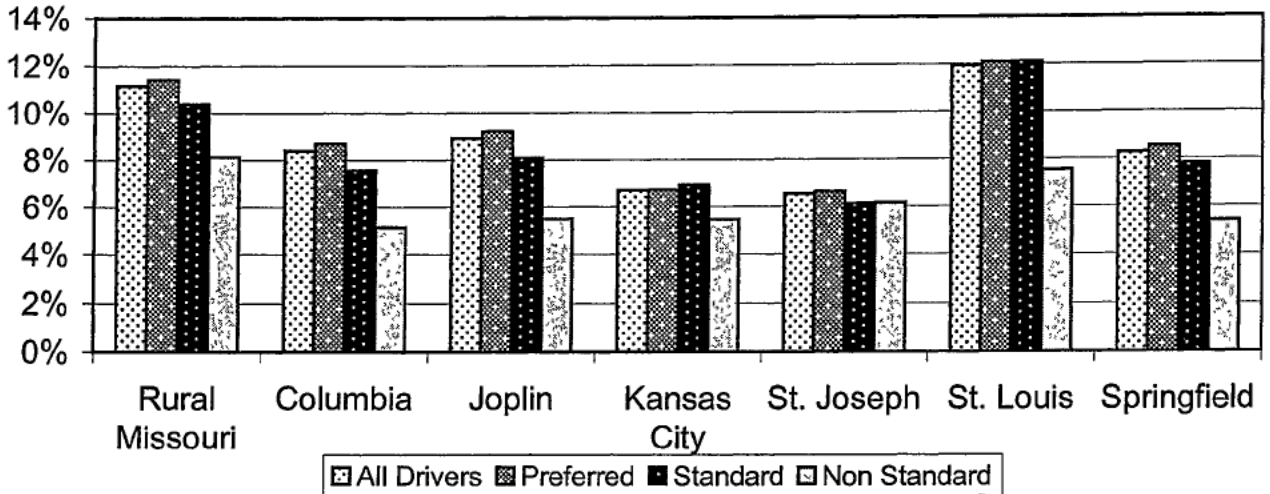
Annual Collision Loss ratio by MSA - 1998



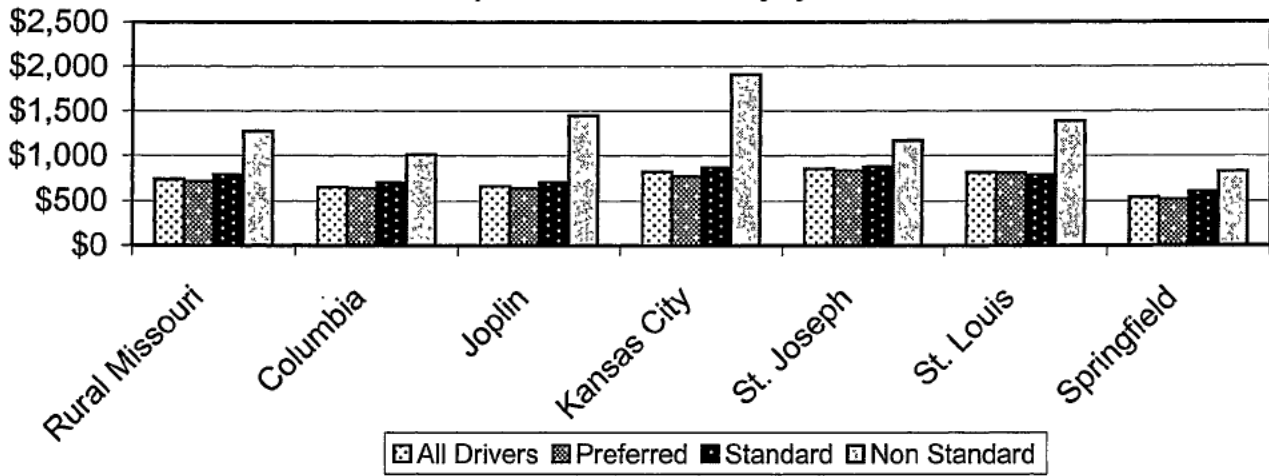
Annual Collision Average Premium by MSA - 1998



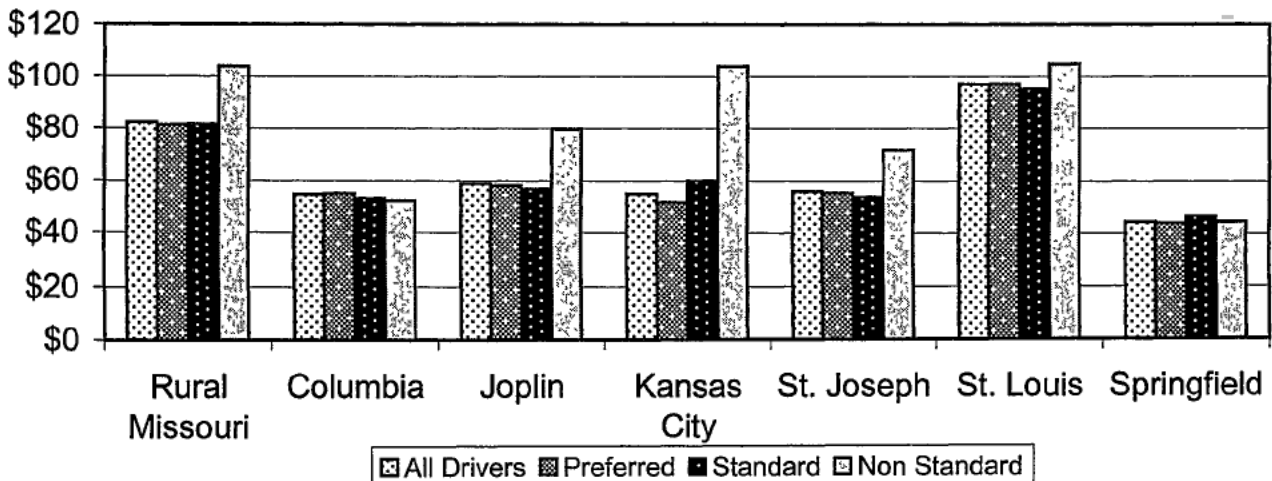
Annual Comprehensive Loss Frequency by MSA - 1998



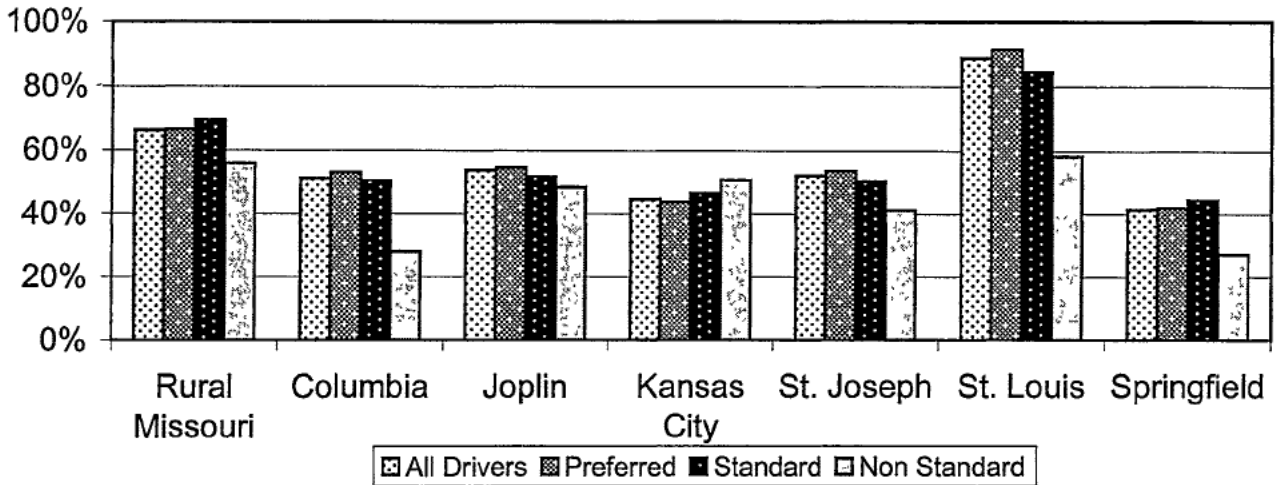
Annual Comprehensive Loss Severity by MSA - 1998



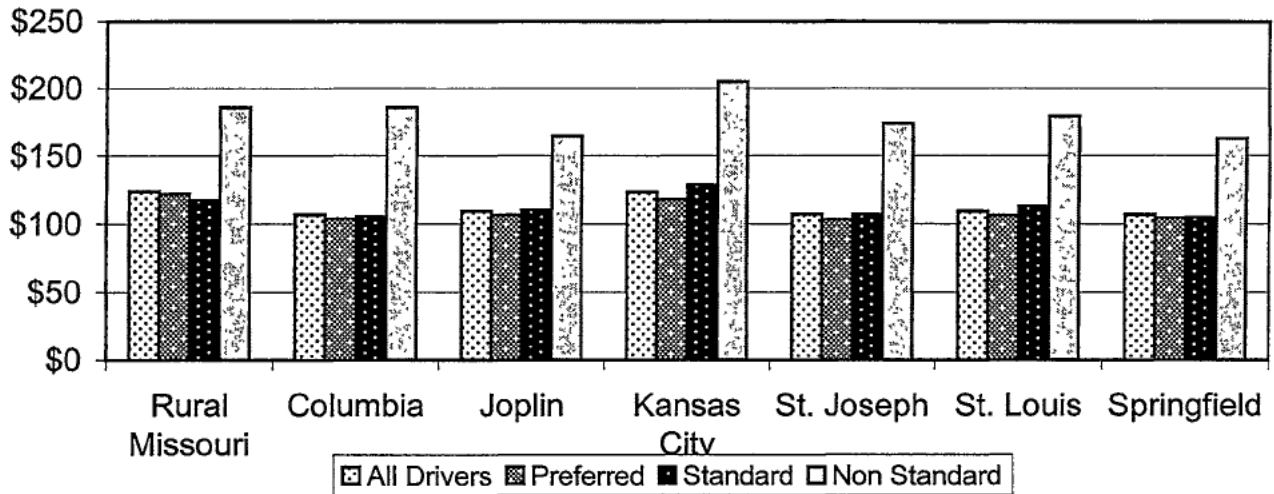
Annual Comprehensive Pure Premium by MSA - 1998



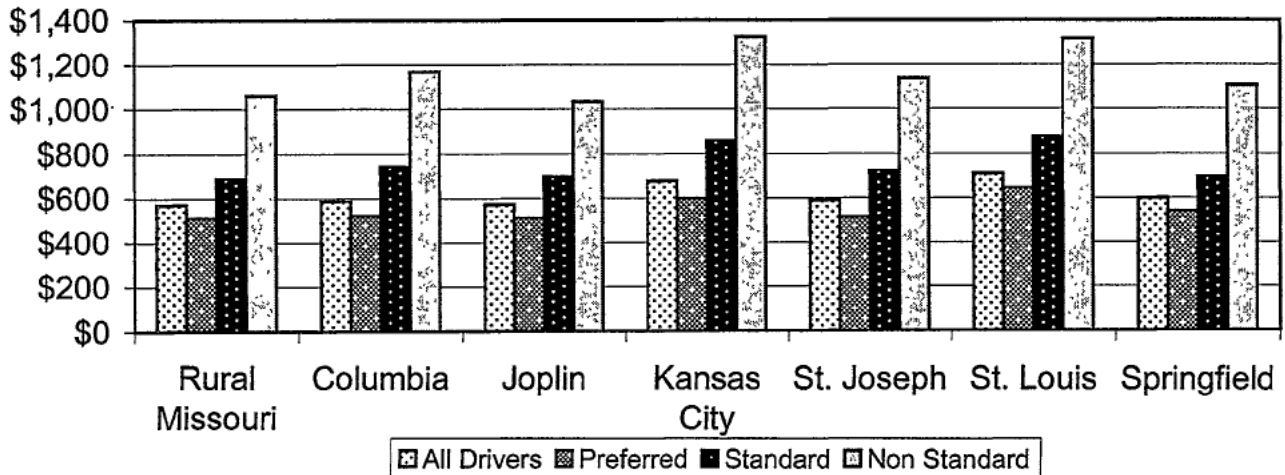
Annual Comprehensive Loss Ratio by MSA - 1998



Annual Comprehensive Average Premium by MSA - 1998



Combined Average Premium by MSA - 1998



Private Passenger Automobile Insurance

Market Share by MSA

Annual Market Share by MSA

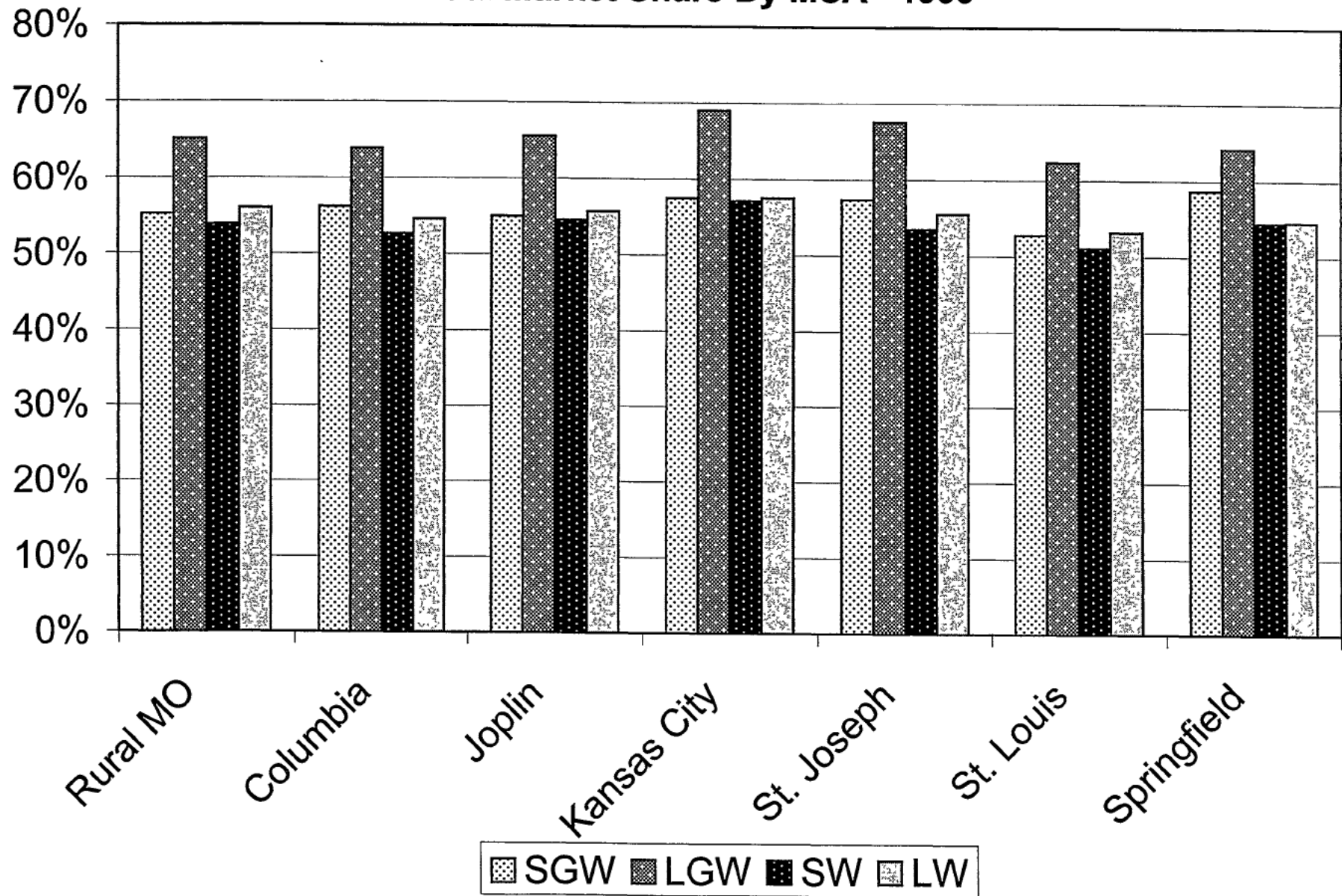
Market Share by MSA – Top Five Local Writers										
MSANAME	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	58.2%	59.3%	59.4%	59.8%	60.1%	59.1%	58.9%	58.4%	56.3%	56.0%
Columbia	57.1%	58.1%	57.4%	57.6%	58.0%	57.5%	57.2%	56.3%	55.0%	54.6%
Joplin	58.3%	58.9%	57.8%	57.6%	57.7%	57.3%	57.7%	57.0%	56.2%	55.7%
Kansas City	59.6%	60.0%	59.4%	58.7%	58.6%	58.5%	58.6%	58.3%	57.3%	57.5%
St. Joseph	54.9%	56.0%	55.5%	56.9%	57.3%	56.8%	56.4%	56.0%	54.7%	55.5%
St. Louis	55.4%	55.9%	56.0%	55.1%	54.9%	54.1%	54.1%	53.0%	50.7%	53.2%
Springfield	52.2%	53.7%	52.7%	51.3%	51.3%	51.5%	51.6%	51.2%	52.2%	54.5%

Market Share by MSA – Top Five State Writers										
MSANAME	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	57.2%	58.3%	58.0%	58.3%	58.1%	57.1%	56.7%	56.0%	54.2%	53.9%
Columbia	57.9%	58.9%	57.9%	57.5%	57.5%	56.7%	56.0%	54.7%	53.2%	52.7%
Joplin	58.7%	59.5%	58.1%	57.8%	57.9%	57.3%	57.2%	56.1%	53.5%	54.6%
Kansas City	60.3%	60.4%	59.3%	58.2%	57.8%	57.6%	57.7%	57.1%	56.4%	57.1%
St. Joseph	55.4%	56.9%	55.9%	55.8%	55.2%	54.3%	53.8%	54.2%	52.5%	53.5%
St. Louis	53.7%	54.8%	54.9%	54.3%	54.1%	53.2%	53.1%	51.9%	50.6%	51.1%
Springfield	57.3%	58.9%	58.0%	57.3%	57.1%	56.5%	56.4%	55.9%	52.4%	54.5%

Market Share by MSA – Top Five Local Group Writers										
MSA Name	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	58.8%	59.3%	59.1%	58.9%	59.4%	58.2%	57.7%	57.5%	56.5%	65.1%
Columbia	56.5%	58.1%	57.3%	57.4%	57.7%	61.9%	61.2%	59.9%	58.8%	63.8%
Joplin	59.6%	59.9%	59.5%	58.9%	59.2%	58.4%	57.8%	56.6%	56.8%	65.5%
Kansas City	58.2%	58.2%	57.0%	55.4%	56.3%	57.6%	57.7%	57.4%	57.5%	69.0%
St. Joseph	54.3%	55.5%	54.4%	54.6%	55.1%	56.1%	55.6%	56.3%	56.7%	67.6%
St. Louis	58.3%	58.6%	58.3%	57.0%	57.1%	57.0%	56.7%	57.7%	56.5%	62.4%
Springfield	58.8%	59.8%	59.3%	58.3%	59.0%	59.5%	59.9%	59.6%	56.6%	64.2%

Market Share by MSA – Top Five State Group Writers										
MSA Name	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	58.4%	58.9%	58.2%	58.0%	58.2%	57.2%	56.7%	56.2%	55.4%	55.2%
Columbia	62.0%	63.3%	62.1%	61.8%	62.2%	61.7%	60.4%	58.6%	57.1%	56.2%
Joplin	59.5%	60.3%	59.1%	58.4%	58.8%	58.5%	57.8%	56.3%	54.8%	55.0%
Kansas City	58.2%	58.2%	56.8%	55.4%	56.3%	57.6%	57.7%	57.5%	57.6%	57.5%
St. Joseph	54.4%	55.6%	54.5%	54.6%	55.2%	56.1%	55.6%	56.3%	56.7%	57.4%
St. Louis	56.1%	56.3%	55.6%	54.8%	54.9%	54.5%	54.5%	53.6%	53.0%	52.8%
Springfield	58.6%	59.7%	58.9%	58.1%	59.0%	59.5%	59.8%	59.6%	56.6%	58.7%

Annual Market Share By MSA - 1999



Private Passenger Automobile Insurance

County Trends

Private Passenger Automobile Insurance

Average Premium by County

Annual Average Premium by County – 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Adair	\$235	\$211	\$137	\$583	33	51.8%
Andrew	\$244	\$227	\$118	\$588	27	39.7%
Atchison	\$197	\$189	\$128	\$514	110	43.5%
Audrain	\$223	\$207	\$132	\$562	59	50.3%
Barry	\$220	\$205	\$122	\$547	75	48.3%
Barton	\$215	\$197	\$123	\$535	88	49.5%
Bates	\$227	\$213	\$121	\$560	60	47.4%
Benton	\$228	\$200	\$117	\$546	80	47.8%
Bollinger	\$215	\$207	\$121	\$542	82	41.0%
Boone	\$253	\$228	\$107	\$587	28	41.3%
Buchanan	\$256	\$225	\$107	\$589	26	41.3%
Butler	\$249	\$223	\$125	\$597	19	35.4%
Caldwell	\$211	\$210	\$139	\$559	63	56.3%
Callaway	\$233	\$215	\$124	\$572	42	43.7%
Camden	\$237	\$226	\$124	\$587	29	38.3%
Cape Girardeau	\$231	\$220	\$120	\$570	43	39.9%
Carroll	\$201	\$191	\$129	\$521	104	49.1%
Carter	\$225	\$217	\$128	\$570	45	35.6%
Cass	\$253	\$230	\$116	\$598	18	33.2%
Cedar	\$210	\$193	\$117	\$520	106	43.9%
Chariton	\$202	\$192	\$137	\$530	94	56.3%
Christian	\$256	\$224	\$113	\$593	21	48.7%
Clark	\$220	\$199	\$132	\$551	71	54.4%
Clay	\$286	\$254	\$123	\$663	5	34.2%
Clinton	\$240	\$224	\$125	\$589	25	47.5%
Cole	\$228	\$217	\$113	\$558	67	33.8%
Cooper	\$230	\$208	\$133	\$570	44	46.4%
Crawford	\$221	\$216	\$127	\$564	55	44.6%
Dade	\$211	\$189	\$122	\$523	103	51.4%
Dallas	\$220	\$203	\$119	\$543	81	48.3%
Daviess	\$204	\$200	\$137	\$541	85	56.9%
De Kalb	\$208	\$210	\$129	\$547	76	57.9%
Dent	\$212	\$205	\$122	\$539	86	40.7%
Douglas	\$207	\$191	\$116	\$514	111	42.1%
Dunklin	\$248	\$226	\$133	\$608	16	33.7%
Franklin	\$264	\$248	\$128	\$640	10	38.9%
Gasconade	\$215	\$211	\$133	\$560	62	48.1%
Gentry	\$205	\$194	\$129	\$528	97	54.0%
Greene	\$273	\$222	\$105	\$600	17	37.4%
Grundy	\$202	\$192	\$132	\$526	100	57.6%
Harrison	\$199	\$191	\$128	\$518	107	58.9%
Henry	\$236	\$208	\$122	\$565	52	48.4%
Hickory	\$208	\$191	\$112	\$511	112	42.5%
Holt	\$197	\$205	\$128	\$529	95	55.1%
Howard	\$233	\$202	\$125	\$559	64	55.3%
Howell	\$220	\$196	\$118	\$535	89	45.7%
Iron	\$239	\$226	\$127	\$592	22	47.2%
Jackson	\$305	\$276	\$125	\$706	3	32.9%

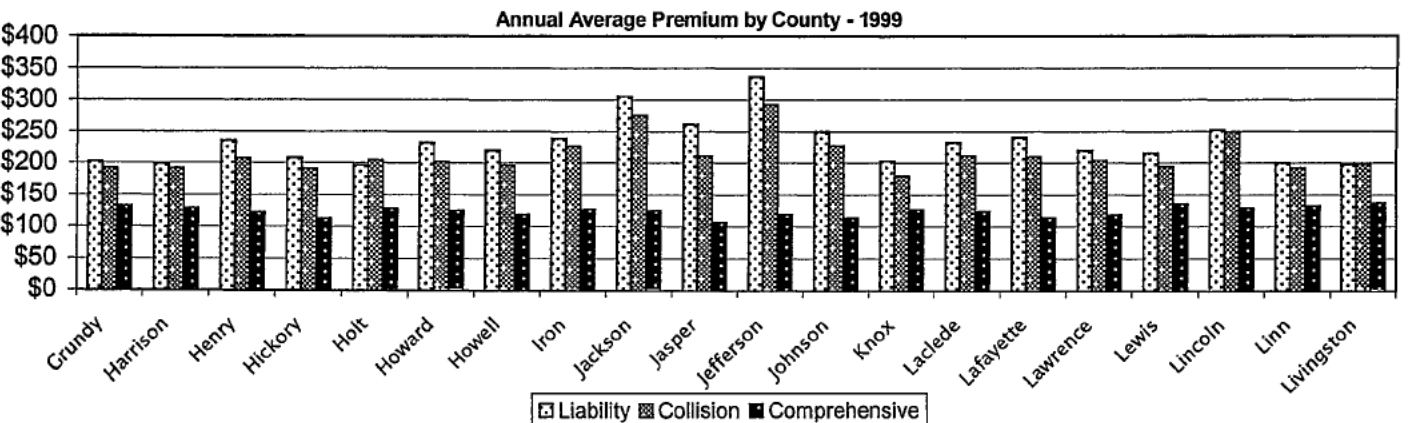
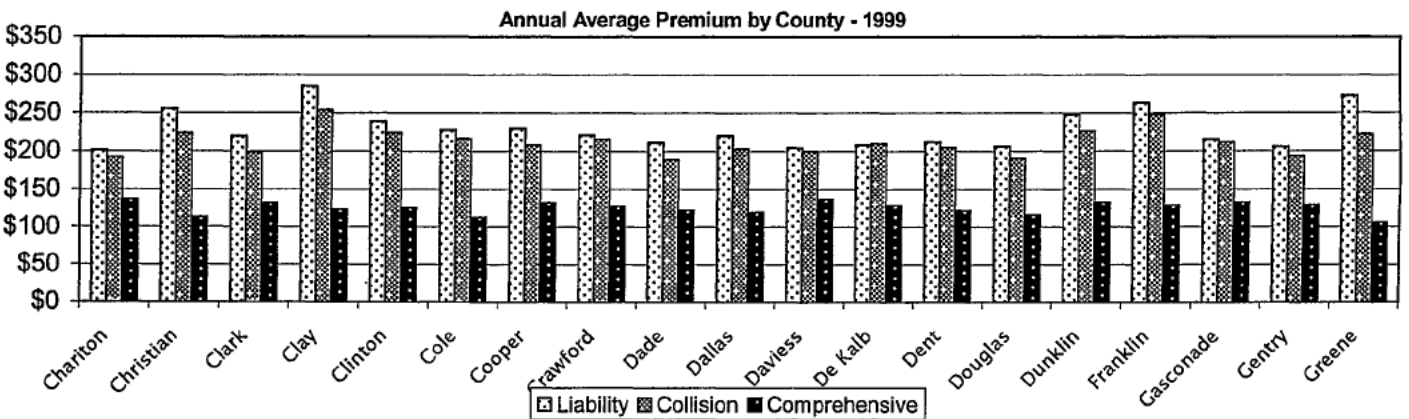
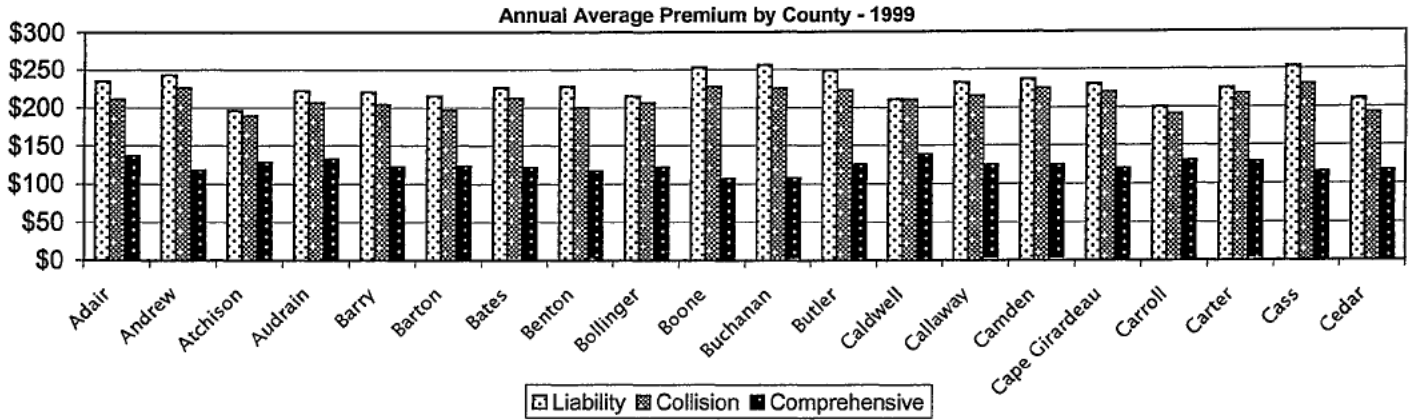
Annual Average Premium by County – 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Jasper	\$261	\$211	\$106	\$579	34	47.8%
Jefferson	\$337	\$293	\$119	\$748	2	33.6%
Johnson	\$250	\$227	\$113	\$590	23	40.0%
Knox	\$203	\$180	\$127	\$510	113	50.2%
Laclede	\$233	\$212	\$123	\$568	49	46.2%
Lafayette	\$241	\$210	\$114	\$565	53	44.1%
Lawrence	\$220	\$205	\$118	\$542	84	46.1%
Lewis	\$216	\$195	\$135	\$546	78	50.5%
Lincoln	\$253	\$249	\$129	\$632	11	40.8%
Linn	\$200	\$192	\$133	\$525	102	55.3%
Livingston	\$198	\$198	\$137	\$533	91	50.3%
Macon	\$215	\$195	\$127	\$537	87	48.9%
Madison	\$224	\$213	\$128	\$566	51	45.0%
Maries	\$228	\$214	\$133	\$574	38	52.5%
Marion	\$238	\$210	\$142	\$590	24	56.8%
Mcdonald	\$220	\$213	\$118	\$551	70	46.0%
Mercer	\$202	\$185	\$133	\$520	105	68.0%
Miller	\$236	\$222	\$128	\$585	31	47.3%
Mississippi	\$261	\$236	\$127	\$624	14	28.8%
Moniteau	\$222	\$206	\$130	\$558	66	51.7%
Monroe	\$222	\$194	\$133	\$548	73	55.0%
Montgomery	\$219	\$205	\$132	\$556	68	52.2%
Morgan	\$222	\$207	\$116	\$546	79	43.8%
New Madrid	\$256	\$244	\$132	\$631	12	35.6%
Newton	\$222	\$205	\$119	\$546	77	43.2%
Nodaway	\$220	\$211	\$143	\$575	37	57.5%
Oregon	\$212	\$197	\$118	\$527	99	44.8%
Osage	\$225	\$213	\$139	\$576	35	44.8%
Ozark	\$205	\$196	\$115	\$516	109	43.5%
Pemiscot	\$268	\$237	\$135	\$640	9	35.6%
Perry	\$235	\$209	\$119	\$562	58	47.3%
Pettis	\$241	\$213	\$115	\$568	50	45.4%
Phelps	\$230	\$217	\$128	\$575	36	44.2%
Pike	\$225	\$202	\$136	\$562	57	54.1%
Platte	\$279	\$254	\$118	\$652	8	30.0%
Polk	\$221	\$204	\$118	\$542	83	44.4%
Pulaski	\$220	\$228	\$121	\$569	47	32.6%
Putnam	\$193	\$176	\$115	\$485	115	48.5%
Ralls	\$221	\$203	\$140	\$565	54	58.3%
Randolph	\$233	\$208	\$131	\$572	40	53.0%
Ray	\$247	\$228	\$120	\$594	20	44.4%
Reynolds	\$223	\$211	\$136	\$570	46	43.1%
Ripley	\$228	\$217	\$127	\$572	41	40.1%
Saline	\$238	\$204	\$118	\$560	61	47.5%
Schuyler	\$213	\$184	\$128	\$525	101	52.9%
Scotland	\$207	\$184	\$126	\$517	108	55.6%
Scott	\$238	\$227	\$120	\$585	32	39.9%
Shannon	\$212	\$197	\$119	\$527	98	42.4%

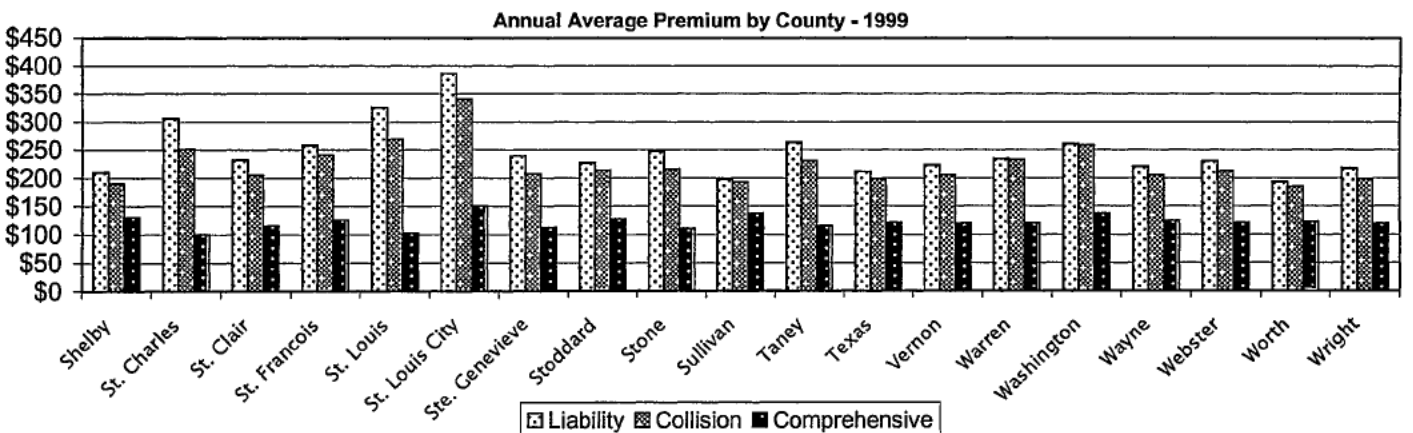
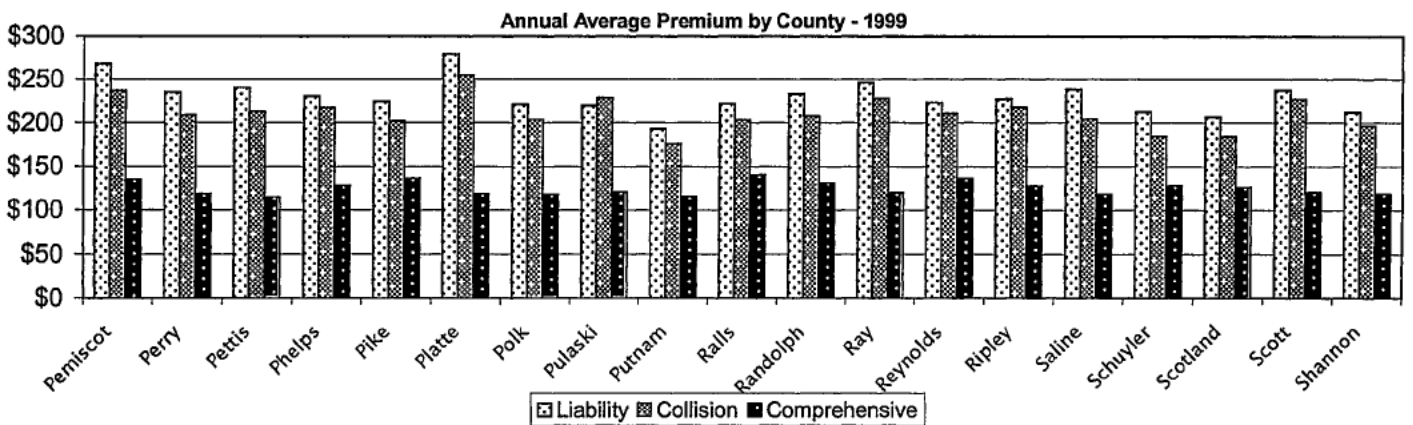
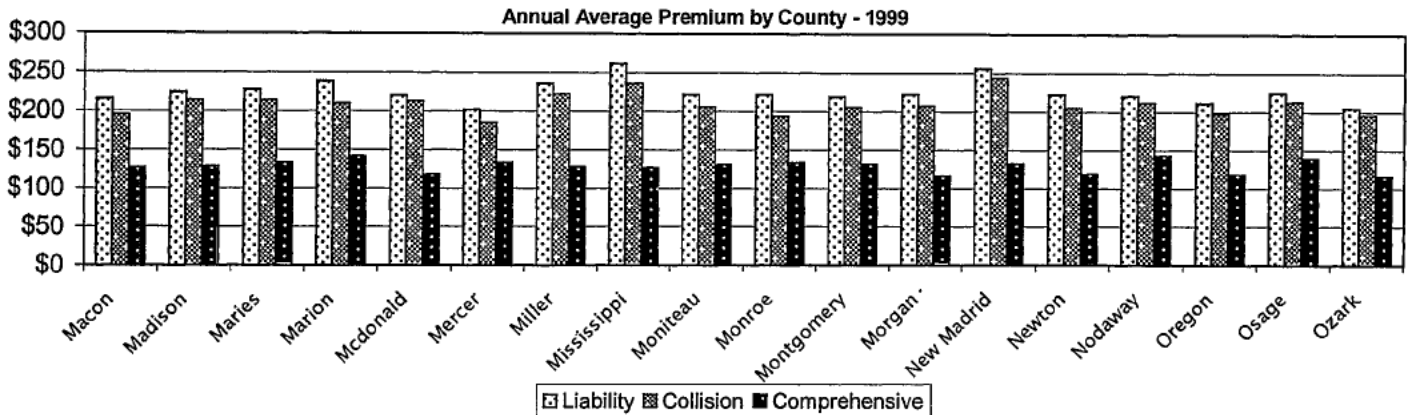
Annual Average Premium by County – 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Shelby	\$210	\$190	\$131	\$531	92	58.3%
St. Charles	\$306	\$252	\$100	\$658	6	30.1%
St. Clair	\$232	\$205	\$115	\$552	69	49.4%
St. Francois	\$258	\$241	\$126	\$625	13	39.6%
St. Louis	\$326	\$269	\$103	\$699	4	30.8%
St. Louis City	\$386	\$341	\$150	\$877	1	35.1%
Ste. Genevieve	\$239	\$207	\$112	\$559	65	36.7%
Stoddard	\$227	\$214	\$128	\$569	48	41.9%
Stone	\$248	\$215	\$110	\$574	39	47.9%
Sullivan	\$198	\$193	\$137	\$528	96	53.5%
Taney	\$264	\$230	\$115	\$609	15	50.7%
Texas	\$211	\$198	\$121	\$530	93	45.2%
Vernon	\$223	\$205	\$120	\$547	74	43.7%
Warren	\$234	\$232	\$120	\$586	30	42.0%
Washington	\$260	\$258	\$137	\$656	7	42.8%
Wayne	\$220	\$205	\$124	\$550	72	43.4%
Webster	\$230	\$212	\$120	\$563	56	44.2%
Worth	\$193	\$185	\$122	\$501	114	58.5%
Wright	\$218	\$198	\$119	\$535	90	45.6%

Annual Average Premium by County - 1999



Annual Average Premium by County - 1999



Private Passenger Automobile Insurance

Losses by County

Annual Losses and Average Premium by County – Preferred Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
ADAIR	\$2,831	\$1,733	\$804	4.5%	6.1%	10.3%	\$127	\$105	\$83	62.2%	54.1%	61.0%	\$204	\$194	\$136
ANDREW	\$2,554	\$1,855	\$936	4.7%	6.2%	6.1%	\$121	\$115	\$57	57.7%	56.7%	49.3%	\$209	\$203	\$116
ATCHISON	\$3,173	\$2,115	\$829	3.2%	4.4%	9.1%	\$103	\$94	\$75	57.7%	53.6%	59.8%	\$178	\$175	\$126
AUDRAIN	\$2,848	\$1,645	\$694	4.1%	6.0%	11.1%	\$117	\$99	\$77	61.9%	52.9%	59.2%	\$189	\$187	\$130
BARRY	\$3,023	\$2,182	\$615	3.9%	5.0%	10.0%	\$119	\$109	\$61	62.4%	57.9%	49.9%	\$190	\$188	\$123
BARTON	\$2,841	\$1,961	\$753	3.5%	4.8%	9.7%	\$100	\$93	\$73	52.6%	51.0%	60.6%	\$189	\$183	\$121
BATES	\$5,199	\$2,418	\$959	3.2%	5.0%	9.0%	\$168	\$121	\$87	85.4%	62.8%	73.8%	\$197	\$192	\$118
BENTON	\$3,348	\$1,967	\$601	3.4%	5.6%	16.1%	\$113	\$110	\$97	55.0%	58.9%	82.2%	\$206	\$186	\$118
BOLLINGER	\$3,283	\$2,389	\$682	3.6%	5.1%	14.3%	\$119	\$121	\$97	64.4%	65.3%	81.6%	\$184	\$185	\$119
BOONE	\$2,997	\$1,931	\$633	5.2%	6.1%	8.7%	\$156	\$117	\$55	73.0%	58.1%	53.0%	\$214	\$202	\$104
BUCHANAN	\$3,034	\$2,104	\$835	5.0%	6.6%	6.6%	\$152	\$138	\$55	71.5%	70.0%	53.6%	\$213	\$197	\$103
BUTLER	\$2,804	\$2,343	\$521	4.6%	5.0%	10.6%	\$128	\$118	\$55	63.6%	59.5%	44.0%	\$202	\$197	\$126
CALDWELL	\$3,833	\$2,002	\$1,149	4.2%	5.6%	9.3%	\$162	\$113	\$107	90.6%	60.0%	79.1%	\$179	\$188	\$135
CALLAWAY	\$3,388	\$1,999	\$638	4.1%	5.7%	10.1%	\$138	\$113	\$64	71.9%	59.9%	53.5%	\$192	\$189	\$120
CAMDEN	\$3,486	\$2,670	\$501	4.3%	5.8%	14.2%	\$150	\$154	\$71	74.6%	75.4%	57.2%	\$201	\$204	\$124
CAPE GIRARDEAU	\$2,856	\$2,264	\$745	5.0%	5.6%	9.8%	\$143	\$127	\$73	73.3%	64.1%	61.7%	\$195	\$198	\$118
CARROLL	\$4,310	\$2,353	\$864	2.7%	4.9%	10.3%	\$117	\$116	\$89	67.3%	66.6%	70.7%	\$173	\$174	\$125
CARTER	\$2,560	\$2,776	\$831	4.0%	6.6%	17.1%	\$101	\$182	\$142	53.6%	93.8%	112.7%	\$189	\$194	\$126
CASS	\$3,176	\$2,177	\$679	4.8%	5.8%	7.5%	\$151	\$126	\$51	68.6%	61.5%	45.6%	\$220	\$204	\$112
CEDAR	\$3,537	\$1,876	\$738	4.2%	5.6%	10.6%	\$148	\$104	\$78	80.6%	59.2%	67.1%	\$184	\$177	\$117
CHARITON	\$2,519	\$1,598	\$730	3.4%	6.0%	14.3%	\$85	\$96	\$104	47.2%	53.9%	77.2%	\$179	\$179	\$135
CHRISTIAN	\$3,134	\$2,530	\$481	5.0%	5.5%	9.2%	\$158	\$140	\$44	69.9%	68.9%	40.2%	\$226	\$203	\$111
CLARK	\$5,148	\$2,078	\$828	3.0%	6.1%	13.3%	\$155	\$127	\$110	81.0%	69.9%	85.1%	\$192	\$182	\$129
CLAY	\$3,203	\$2,177	\$803	5.2%	6.3%	6.4%	\$166	\$136	\$51	66.9%	59.9%	42.9%	\$247	\$227	\$119
CLINTON	\$2,830	\$2,228	\$1,030	4.2%	5.5%	7.3%	\$119	\$123	\$75	58.1%	61.7%	61.3%	\$205	\$200	\$122
COLE	\$3,332	\$1,890	\$482	4.8%	5.7%	12.1%	\$160	\$108	\$58	85.0%	56.6%	53.6%	\$189	\$190	\$108
COOPER	\$2,882	\$1,965	\$709	4.2%	5.7%	13.9%	\$122	\$112	\$99	61.5%	59.0%	76.2%	\$198	\$189	\$130
CRAWFORD	\$3,072	\$2,372	\$657	3.7%	5.1%	12.1%	\$114	\$121	\$79	60.4%	61.5%	62.8%	\$189	\$197	\$126
DADE	\$3,960	\$1,819	\$641	3.5%	5.5%	10.2%	\$137	\$100	\$65	74.3%	58.0%	54.2%	\$185	\$173	\$121
DALLAS	\$5,374	\$2,199	\$505	3.6%	4.7%	12.7%	\$192	\$102	\$64	103.9%	56.2%	54.5%	\$185	\$182	\$118
DAVIESS	\$3,823	\$1,929	\$997	3.2%	4.8%	9.6%	\$124	\$93	\$96	72.6%	51.9%	71.6%	\$170	\$180	\$134
DE KALB	\$4,814	\$2,327	\$1,130	3.6%	5.1%	7.6%	\$173	\$119	\$86	97.7%	63.3%	68.6%	\$177	\$188	\$125
DENT	\$2,534	\$2,102	\$613	3.3%	4.8%	11.1%	\$84	\$101	\$68	45.9%	53.8%	56.9%	\$182	\$187	\$120
DOUGLAS	\$3,518	\$2,976	\$687	3.5%	5.4%	11.6%	\$125	\$160	\$79	68.7%	91.4%	68.9%	\$182	\$175	\$115
DUNKLIN	\$3,097	\$2,748	\$560	4.2%	4.5%	12.2%	\$130	\$125	\$68	64.7%	61.6%	52.4%	\$201	\$203	\$130
FRANKLIN	\$3,301	\$2,502	\$566	4.9%	6.4%	13.5%	\$163	\$160	\$77	70.6%	71.0%	60.2%	\$230	\$225	\$127
GASCONADE	\$3,169	\$2,244	\$610	3.6%	6.2%	14.3%	\$114	\$139	\$87	61.8%	72.1%	66.5%	\$185	\$192	\$131
GENTRY	\$2,742	\$1,631	\$992	3.4%	4.6%	10.6%	\$92	\$76	\$105	51.3%	42.9%	83.8%	\$180	\$176	\$126
GREENE	\$3,306	\$2,025	\$526	5.2%	5.6%	8.3%	\$172	\$114	\$44	73.1%	57.5%	42.6%	\$236	\$198	\$103
GRUNDY	\$2,450	\$1,817	\$855	3.7%	5.5%	8.3%	\$91	\$100	\$71	53.0%	57.2%	55.5%	\$172	\$175	\$128
HARRISON	\$2,106	\$1,790	\$956	3.2%	5.5%	8.7%	\$67	\$98	\$83	39.6%	55.9%	66.5%	\$170	\$175	\$125
HENRY	\$4,359	\$2,421	\$807	3.5%	4.3%	9.0%	\$152	\$105	\$73	74.1%	56.3%	61.3%	\$205	\$187	\$119

Annual Losses and Average Premium by County – Preferred Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
HICKORY	\$3,096	\$2,077	\$550	2.4%	4.7%	13.1%	\$74	\$97	\$72	41.0%	55.9%	64.1%	\$181	\$174	\$112
HOLT	\$3,159	\$2,806	\$1,003	3.4%	5.2%	7.6%	\$106	\$147	\$76	62.5%	79.5%	61.4%	\$170	\$185	\$124
HOWARD	\$2,141	\$2,312	\$715	3.5%	5.3%	12.9%	\$74	\$123	\$92	37.3%	67.3%	74.7%	\$199	\$183	\$123
HOWELL	\$3,918	\$2,207	\$528	3.7%	5.3%	11.9%	\$145	\$116	\$63	76.7%	64.4%	53.1%	\$189	\$180	\$118
IRON	\$2,783	\$2,466	\$923	3.7%	6.1%	11.2%	\$104	\$150	\$104	51.4%	74.4%	83.0%	\$203	\$202	\$125
JACKSON	\$2,866	\$2,084	\$747	6.0%	7.6%	6.7%	\$171	\$158	\$50	66.7%	65.6%	42.1%	\$256	\$242	\$119
JASPER	\$3,154	\$2,196	\$622	4.9%	5.9%	9.1%	\$154	\$130	\$56	69.0%	68.7%	54.7%	\$224	\$190	\$103
JEFFERSON	\$3,439	\$2,463	\$674	5.8%	6.6%	12.2%	\$198	\$163	\$82	66.5%	60.9%	70.2%	\$298	\$267	\$117
JOHNSON	\$3,420	\$2,231	\$868	4.2%	6.2%	8.6%	\$145	\$138	\$75	67.7%	68.7%	68.0%	\$214	\$201	\$110
KNOX	\$3,047	\$1,605	\$1,086	3.2%	5.5%	16.3%	\$99	\$88	\$177	56.2%	53.9%	143.7%	\$176	\$163	\$123
LACLEDE	\$3,208	\$2,387	\$610	4.4%	5.2%	10.5%	\$142	\$125	\$64	72.0%	65.9%	52.0%	\$197	\$189	\$123
LAFAYETTE	\$3,022	\$2,390	\$786	4.3%	5.8%	7.5%	\$129	\$138	\$59	61.1%	72.6%	53.1%	\$212	\$190	\$111
LAWRENCE	\$3,346	\$2,341	\$624	4.0%	5.6%	9.0%	\$134	\$132	\$56	70.7%	71.3%	48.0%	\$189	\$185	\$117
LEWIS	\$2,703	\$1,800	\$780	3.2%	5.2%	12.9%	\$86	\$93	\$101	46.2%	51.8%	75.5%	\$186	\$179	\$133
LINCOLN	\$3,784	\$2,326	\$688	4.3%	5.3%	10.6%	\$163	\$123	\$73	76.5%	55.7%	57.7%	\$213	\$222	\$126
LINN	\$2,889	\$1,573	\$845	3.2%	5.8%	10.7%	\$93	\$92	\$90	53.3%	51.7%	69.5%	\$175	\$178	\$130
LIVINGSTON	\$3,412	\$1,539	\$938	3.8%	6.1%	9.4%	\$129	\$94	\$88	74.6%	51.9%	65.6%	\$173	\$182	\$135
MCDONALD	\$3,504	\$2,503	\$748	3.7%	5.7%	9.8%	\$129	\$143	\$73	70.9%	75.8%	63.1%	\$183	\$188	\$116
MACON	\$3,363	\$1,946	\$829	4.0%	5.5%	11.3%	\$135	\$107	\$94	71.6%	59.8%	75.2%	\$189	\$179	\$125
MADISON	\$3,534	\$2,739	\$816	3.6%	5.2%	12.3%	\$128	\$143	\$100	65.9%	73.3%	79.0%	\$194	\$195	\$127
MARIES	\$5,457	\$2,339	\$596	3.0%	5.7%	18.5%	\$166	\$133	\$110	85.4%	69.1%	85.3%	\$194	\$192	\$129
MARION	\$2,754	\$1,881	\$742	4.8%	6.2%	9.7%	\$132	\$117	\$72	67.3%	62.2%	51.5%	\$196	\$188	\$140
MERCER	\$2,706	\$1,349	\$748	2.7%	4.5%	10.5%	\$74	\$61	\$78	41.7%	35.5%	59.9%	\$178	\$172	\$131
MILLER	\$4,043	\$2,405	\$503	4.0%	5.6%	15.8%	\$160	\$135	\$80	78.6%	67.4%	63.0%	\$204	\$201	\$126
MISSISSIPPI	\$2,621	\$2,596	\$764	3.3%	5.1%	8.6%	\$86	\$132	\$66	41.8%	64.3%	53.5%	\$205	\$205	\$123
MONITEAU	\$3,607	\$2,137	\$501	4.3%	5.2%	18.1%	\$155	\$110	\$91	82.2%	59.0%	70.8%	\$188	\$187	\$128
MONROE	\$5,495	\$1,661	\$741	3.0%	5.5%	12.5%	\$164	\$91	\$92	87.4%	51.9%	71.4%	\$188	\$175	\$130
MONTGOMERY	\$3,280	\$2,192	\$780	3.4%	6.0%	12.5%	\$110	\$132	\$97	58.7%	69.8%	75.3%	\$187	\$189	\$129
MORGAN	\$4,187	\$1,944	\$564	3.0%	5.2%	17.9%	\$127	\$100	\$101	66.0%	53.2%	87.1%	\$193	\$189	\$116
NEW MADRID	\$3,590	\$2,920	\$598	3.5%	4.2%	13.6%	\$126	\$123	\$81	63.2%	58.2%	63.6%	\$200	\$212	\$127
NEWTON	\$3,697	\$2,500	\$669	4.2%	5.2%	9.6%	\$154	\$130	\$64	82.1%	70.2%	55.2%	\$187	\$185	\$117
NODAWAY	\$2,962	\$1,789	\$912	4.1%	5.7%	9.3%	\$121	\$102	\$84	65.3%	52.9%	60.8%	\$185	\$192	\$139
OREGON	\$2,590	\$2,262	\$801	2.9%	4.9%	16.7%	\$74	\$111	\$134	40.4%	61.0%	116.5%	\$183	\$182	\$115
OSAGE	\$3,268	\$2,370	\$515	3.6%	5.1%	18.2%	\$119	\$120	\$94	60.3%	61.8%	69.0%	\$197	\$194	\$136
OZARK	\$3,070	\$2,137	\$666	3.1%	5.2%	12.8%	\$96	\$111	\$85	53.1%	60.6%	74.0%	\$181	\$184	\$115
PEMISCOT	\$4,333	\$2,706	\$555	4.6%	5.3%	13.4%	\$198	\$143	\$75	93.0%	70.4%	58.5%	\$213	\$203	\$127
PERRY	\$2,440	\$2,669	\$1,558	4.3%	5.3%	31.1%	\$106	\$141	\$485	53.5%	75.4%	419.5%	\$197	\$187	\$116
PETTIS	\$2,767	\$1,692	\$546	4.8%	6.4%	12.3%	\$132	\$109	\$67	64.2%	56.9%	60.2%	\$206	\$192	\$111
PHELPS	\$3,727	\$1,879	\$698	4.4%	5.9%	11.7%	\$165	\$111	\$82	84.7%	56.7%	64.4%	\$195	\$196	\$127
PIKE	\$3,082	\$1,972	\$838	4.1%	5.8%	15.3%	\$126	\$115	\$128	66.1%	62.7%	96.6%	\$191	\$183	\$132
PLATTE	\$2,724	\$2,249	\$809	5.1%	6.0%	6.7%	\$139	\$136	\$55	56.5%	59.1%	47.2%	\$245	\$229	\$116
POLK	\$2,842	\$2,122	\$644	4.2%	5.2%	8.4%	\$118	\$110	\$54	62.1%	60.3%	46.4%	\$190	\$182	\$116

Annual Losses and Average Premium by County – Preferred Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
PULASKI	\$3,303	\$2,297	\$547	4.0%	5.8%	13.3%	\$131	\$132	\$73	69.6%	66.1%	59.2%	\$188	\$200	\$123
PUTNAM	\$3,130	\$1,297	\$1,043	3.2%	4.7%	10.1%	\$100	\$61	\$105	59.1%	37.0%	94.3%	\$170	\$164	\$112
RALLS	\$2,672	\$1,959	\$828	3.8%	5.9%	11.0%	\$100	\$116	\$91	53.4%	62.4%	66.2%	\$188	\$185	\$138
RANDOLPH	\$3,160	\$2,070	\$749	4.7%	5.7%	11.0%	\$148	\$119	\$83	76.4%	64.0%	64.1%	\$194	\$186	\$129
RAY	\$5,368	\$2,374	\$1,032	4.0%	5.7%	6.3%	\$217	\$135	\$65	101.9%	66.8%	57.1%	\$212	\$202	\$115
REYNOLDS	\$3,312	\$2,682	\$764	2.5%	6.3%	14.4%	\$83	\$169	\$110	43.3%	87.8%	82.1%	\$193	\$193	\$134
RIPLEY	\$3,194	\$2,384	\$716	3.5%	5.0%	13.5%	\$110	\$118	\$97	59.6%	61.4%	77.5%	\$185	\$192	\$125
ST. CHARLES	\$2,837	\$2,018	\$560	5.9%	6.6%	9.1%	\$169	\$133	\$51	61.9%	57.8%	52.3%	\$272	\$230	\$98
ST. CLAIR	\$4,522	\$2,405	\$760	3.7%	5.9%	10.0%	\$167	\$143	\$76	80.2%	75.8%	67.2%	\$208	\$188	\$113
STE. GENEVIEVE	\$3,926	\$2,436	\$687	3.9%	5.1%	14.4%	\$153	\$124	\$99	74.5%	65.4%	89.8%	\$206	\$190	\$110
ST. FRANCOIS	\$3,060	\$2,108	\$657	4.7%	5.8%	9.6%	\$142	\$123	\$63	64.9%	57.0%	50.8%	\$219	\$216	\$124
ST. LOUIS	\$2,791	\$1,848	\$868	6.6%	8.2%	12.7%	\$185	\$152	\$110	63.6%	61.9%	110.2%	\$290	\$246	\$100
SALINE	\$2,898	\$1,728	\$718	3.6%	5.5%	9.4%	\$104	\$95	\$67	51.3%	51.8%	59.6%	\$203	\$184	\$113
SCHUYLER	\$2,482	\$2,329	\$773	4.1%	6.7%	12.0%	\$102	\$156	\$93	53.7%	88.7%	73.5%	\$190	\$176	\$126
SCOTLAND	\$3,889	\$2,343	\$1,043	3.6%	6.1%	13.1%	\$141	\$143	\$137	78.6%	84.2%	110.9%	\$179	\$170	\$123
SCOTT	\$3,142	\$2,329	\$883	4.5%	5.0%	11.4%	\$141	\$116	\$101	72.3%	57.5%	86.1%	\$196	\$202	\$117
SHANNON	\$4,833	\$2,310	\$602	3.5%	5.0%	12.9%	\$169	\$116	\$78	92.1%	63.0%	64.9%	\$184	\$184	\$120
SHELBY	\$2,778	\$1,873	\$864	3.6%	6.1%	13.5%	\$100	\$114	\$116	54.6%	65.4%	92.5%	\$182	\$175	\$126
STODDARD	\$3,674	\$2,638	\$490	3.7%	4.6%	14.7%	\$136	\$122	\$72	73.2%	63.6%	57.4%	\$186	\$193	\$125
STONE	\$3,875	\$2,743	\$611	4.4%	5.4%	8.5%	\$171	\$148	\$52	79.1%	75.6%	47.3%	\$216	\$196	\$110
SULLIVAN	\$3,152	\$2,017	\$930	2.7%	5.9%	10.5%	\$85	\$119	\$98	50.2%	66.4%	72.7%	\$170	\$179	\$135
TANEY	\$3,533	\$2,390	\$623	5.0%	5.8%	8.1%	\$178	\$138	\$50	77.8%	66.4%	44.4%	\$229	\$207	\$113
TEXAS	\$2,965	\$2,181	\$543	3.5%	4.7%	14.5%	\$104	\$103	\$79	56.2%	56.1%	65.7%	\$185	\$183	\$120
VERNON	\$2,328	\$2,017	\$800	3.7%	4.9%	7.9%	\$85	\$99	\$63	44.5%	53.1%	54.0%	\$192	\$186	\$116
WARREN	\$3,172	\$2,431	\$634	4.7%	5.7%	9.5%	\$150	\$140	\$60	74.7%	66.0%	51.0%	\$201	\$212	\$118
WASHINGTON	\$3,092	\$2,392	\$699	4.2%	5.8%	10.9%	\$129	\$138	\$76	62.1%	62.5%	57.2%	\$207	\$220	\$133
WAYNE	\$2,098	\$2,378	\$529	3.6%	5.3%	17.2%	\$75	\$126	\$91	40.8%	67.7%	73.8%	\$184	\$187	\$123
WEBSTER	\$3,069	\$1,954	\$596	4.3%	5.5%	10.0%	\$131	\$108	\$59	65.6%	56.8%	50.3%	\$199	\$190	\$118
WORTH	\$2,517	\$2,527	\$821	3.0%	5.3%	11.4%	\$75	\$134	\$94	46.5%	80.4%	79.1%	\$161	\$167	\$119
WRIGHT	\$3,600	\$2,393	\$567	3.4%	5.5%	12.1%	\$123	\$133	\$69	65.9%	73.5%	58.3%	\$186	\$180	\$117
ST. LOUIS CITY	\$2,928	\$1,844	\$1,002	7.4%	10.9%	12.6%	\$216	\$201	\$126	67.4%	66.6%	88.3%	\$321	\$302	\$143

Annual Losses and Average Premium by County – Standard Drivers.

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
ADAIR	\$2,865	\$2,042	\$735	5.3%	5.5%	8.7%	\$153	\$113	\$64	48.9%	39.4%	51.4%	\$312	\$286	\$125
ANDREW	\$3,619	\$2,245	\$733	7.4%	7.5%	5.8%	\$267	\$167	\$42	82.1%	56.8%	38.3%	\$325	\$295	\$111
ATCHISON	\$1,203	\$1,383	\$817	4.4%	3.2%	9.7%	\$53	\$45	\$80	20.8%	19.3%	66.1%	\$254	\$232	\$120
AUDRAIN	\$5,292	\$2,064	\$771	5.5%	7.1%	10.1%	\$291	\$147	\$78	91.1%	49.3%	64.2%	\$320	\$299	\$121
BARRY	\$3,472	\$2,830	\$618	5.5%	7.1%	8.4%	\$191	\$202	\$52	73.9%	84.6%	48.1%	\$259	\$239	\$108
BARTON	\$5,098	\$3,099	\$611	4.0%	5.4%	12.0%	\$202	\$166	\$74	65.5%	63.0%	62.6%	\$308	\$264	\$118
BATES	\$4,629	\$2,524	\$903	5.3%	7.3%	8.7%	\$245	\$184	\$79	88.0%	68.4%	64.9%	\$279	\$269	\$121
BENTON	\$3,895	\$2,945	\$603	4.0%	5.4%	15.3%	\$157	\$160	\$93	63.2%	70.0%	94.6%	\$248	\$228	\$98
BOLLINGER	\$2,382	\$3,141	\$895	5.8%	8.6%	11.1%	\$137	\$270	\$99	43.6%	89.8%	80.2%	\$314	\$300	\$124
BOONE	\$2,597	\$2,392	\$702	7.2%	7.9%	7.6%	\$186	\$190	\$53	56.2%	61.8%	50.5%	\$330	\$307	\$105
BUCHANAN	\$2,767	\$2,412	\$878	7.8%	7.0%	6.1%	\$215	\$170	\$54	67.3%	57.6%	50.3%	\$320	\$295	\$107
BUTLER	\$3,333	\$2,435	\$738	6.8%	6.8%	8.5%	\$225	\$166	\$63	70.6%	60.1%	53.7%	\$319	\$277	\$117
CALDWELL	\$5,338	\$2,505	\$813	5.4%	11.2%	7.8%	\$289	\$280	\$64	95.9%	96.9%	50.8%	\$301	\$288	\$125
CALLAWAY	\$2,768	\$2,720	\$745	5.0%	6.1%	8.7%	\$138	\$166	\$65	46.1%	58.5%	52.9%	\$300	\$283	\$122
CAMDEN	\$3,728	\$3,246	\$604	5.7%	5.7%	12.4%	\$213	\$184	\$75	78.2%	72.0%	67.7%	\$273	\$256	\$110
CAPE GIRARDEAU	\$2,664	\$2,461	\$946	7.6%	6.4%	7.3%	\$202	\$157	\$69	57.0%	48.7%	56.4%	\$354	\$322	\$123
CARROLL	\$3,313	\$1,774	\$815	4.2%	9.8%	10.8%	\$138	\$173	\$88	49.6%	68.7%	65.1%	\$279	\$252	\$136
CARTER	\$6,160	\$3,171	\$999	3.9%	5.9%	14.5%	\$243	\$186	\$145	88.6%	72.3%	118.6%	\$274	\$257	\$122
CASS	\$3,099	\$2,690	\$985	7.1%	6.9%	6.7%	\$220	\$187	\$66	69.7%	63.2%	57.6%	\$316	\$296	\$114
CEDAR	\$4,425	\$1,915	\$720	4.7%	7.7%	10.1%	\$208	\$148	\$73	82.0%	62.1%	70.0%	\$254	\$239	\$104
CHARITON	\$1,853	\$3,316	\$1,007	3.9%	7.5%	16.4%	\$72	\$250	\$165	26.0%	97.4%	136.4%	\$277	\$256	\$121
CHRISTIAN	\$2,716	\$3,139	\$611	6.3%	6.5%	7.6%	\$172	\$205	\$46	59.4%	78.1%	42.2%	\$290	\$263	\$110
CLARK	\$2,699	\$2,762	\$956	5.4%	5.2%	10.5%	\$146	\$145	\$101	49.2%	54.8%	76.9%	\$297	\$265	\$131
CLAY	\$3,390	\$2,508	\$977	7.5%	8.6%	6.5%	\$256	\$215	\$64	66.1%	63.3%	49.3%	\$387	\$339	\$129
CLINTON	\$2,736	\$2,314	\$1,172	6.7%	7.0%	6.9%	\$184	\$161	\$81	58.3%	54.0%	66.3%	\$316	\$298	\$122
COLE	\$3,435	\$2,169	\$605	6.7%	6.7%	11.5%	\$229	\$145	\$69	72.7%	48.8%	58.6%	\$315	\$296	\$118
COOPER	\$2,407	\$1,990	\$525	5.9%	7.3%	13.6%	\$141	\$146	\$71	47.0%	55.4%	53.8%	\$300	\$264	\$132
CRAWFORD	\$2,661	\$3,471	\$853	5.7%	8.3%	11.9%	\$151	\$289	\$102	54.6%	109.9%	91.5%	\$277	\$263	\$111
DADE	\$3,405	\$2,871	\$577	5.4%	5.1%	7.3%	\$185	\$146	\$42	64.3%	55.8%	36.6%	\$288	\$261	\$115
DALLAS	\$2,194	\$2,708	\$778	5.8%	6.6%	9.9%	\$127	\$178	\$77	48.2%	74.1%	68.4%	\$263	\$240	\$112
DAVIESS	\$1,817	\$1,881	\$1,097	3.7%	7.0%	10.1%	\$68	\$132	\$111	24.4%	52.1%	96.0%	\$278	\$253	\$116
DE KALB	\$2,747	\$2,837	\$1,163	4.0%	5.6%	9.1%	\$110	\$160	\$106	40.1%	63.2%	88.9%	\$274	\$253	\$119
DENT	\$1,907	\$3,281	\$743	6.2%	7.4%	9.7%	\$118	\$241	\$72	42.8%	93.8%	60.0%	\$276	\$257	\$120
DOUGLAS	\$2,360	\$2,917	\$583	2.6%	5.0%	10.2%	\$60	\$146	\$60	26.3%	63.4%	57.4%	\$229	\$230	\$104
DUNKLIN	\$3,141	\$3,196	\$641	5.3%	4.9%	10.2%	\$166	\$157	\$65	53.8%	58.6%	50.4%	\$309	\$268	\$130
FRANKLIN	\$3,228	\$2,996	\$646	7.5%	8.5%	12.8%	\$243	\$253	\$83	69.9%	76.7%	68.3%	\$347	\$330	\$121
GASCONADE	\$3,572	\$2,523	\$763	6.2%	6.4%	15.8%	\$220	\$162	\$121	76.7%	58.0%	101.5%	\$287	\$279	\$119
GENTRY	\$2,774	\$2,436	\$1,405	4.4%	5.8%	10.9%	\$121	\$141	\$153	50.1%	63.1%	129.9%	\$241	\$223	\$118
GREENE	\$2,725	\$2,341	\$595	7.9%	7.1%	7.8%	\$214	\$165	\$46	65.6%	61.1%	45.1%	\$326	\$271	\$103
GRUNDY	\$1,885	\$3,151	\$945	6.3%	5.2%	10.2%	\$119	\$165	\$96	42.4%	66.0%	78.5%	\$280	\$251	\$122
HARRISON	\$3,785	\$3,999	\$1,120	5.2%	5.9%	7.7%	\$196	\$236	\$86	74.0%	99.9%	72.6%	\$265	\$236	\$119
HENRY	\$3,196	\$2,382	\$861	6.4%	6.9%	9.0%	\$205	\$163	\$78	67.8%	58.2%	65.7%	\$302	\$281	\$118

Annual Losses and Average Premium by County – Standard Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
HICKORY	\$3,764	\$2,972	\$449	3.5%	3.4%	12.4%	\$133	\$102	\$56	60.5%	47.6%	56.1%	\$220	\$214	\$99
HOLT	\$14,843	\$1,979	\$1,493	4.0%	7.8%	6.4%	\$591	\$153	\$95	211.5%	58.0%	72.2%	\$279	\$265	\$132
HOWARD	\$3,941	\$2,407	\$1,066	6.3%	8.4%	14.1%	\$250	\$201	\$150	75.2%	69.3%	121.1%	\$333	\$290	\$124
HOWELL	\$3,213	\$3,018	\$615	4.2%	5.4%	9.4%	\$136	\$163	\$58	54.7%	71.4%	55.7%	\$249	\$229	\$104
IRON	\$2,863	\$3,377	\$691	4.4%	6.5%	9.3%	\$125	\$219	\$64	43.4%	78.2%	51.8%	\$287	\$280	\$124
JACKSON	\$2,995	\$2,522	\$833	9.0%	9.4%	7.1%	\$271	\$238	\$59	68.0%	65.4%	44.8%	\$398	\$365	\$132
JASPER	\$2,996	\$2,234	\$685	7.5%	6.6%	8.2%	\$224	\$148	\$56	67.2%	54.5%	51.8%	\$333	\$272	\$108
JEFFERSON	\$3,606	\$2,606	\$685	8.4%	8.4%	10.8%	\$303	\$218	\$74	74.2%	59.5%	65.7%	\$409	\$367	\$113
JOHNSON	\$2,930	\$2,459	\$900	5.4%	5.5%	9.8%	\$157	\$136	\$88	53.6%	49.6%	82.9%	\$293	\$275	\$107
KNOX	\$1,976	\$2,493	\$1,302	2.9%	2.9%	18.1%	\$57	\$71	\$236	19.2%	27.8%	174.6%	\$299	\$256	\$135
LACLEDE	\$2,149	\$2,401	\$736	6.5%	5.8%	8.5%	\$140	\$139	\$63	48.5%	52.2%	56.3%	\$289	\$266	\$112
LAFAYETTE	\$3,793	\$2,840	\$904	6.7%	7.7%	6.7%	\$252	\$218	\$61	81.5%	76.6%	53.1%	\$309	\$285	\$115
LAWRENCE	\$3,946	\$2,579	\$903	5.6%	6.9%	6.6%	\$221	\$177	\$60	84.1%	69.7%	54.4%	\$263	\$254	\$110
LEWIS	\$4,215	\$2,375	\$1,078	5.5%	7.4%	12.9%	\$230	\$177	\$139	78.2%	69.5%	114.2%	\$294	\$254	\$122
LINCOLN	\$4,056	\$2,778	\$773	7.7%	7.0%	9.0%	\$314	\$196	\$70	89.2%	55.8%	52.1%	\$352	\$350	\$134
LINN	\$2,899	\$1,954	\$1,381	4.0%	7.1%	11.4%	\$116	\$139	\$157	43.0%	57.9%	127.0%	\$269	\$239	\$123
LIVINGSTON	\$3,587	\$2,487	\$1,326	5.1%	5.2%	11.3%	\$185	\$129	\$150	67.2%	50.9%	119.2%	\$275	\$254	\$126
MCDONALD	\$2,885	\$4,015	\$756	5.4%	5.6%	6.8%	\$155	\$225	\$51	61.1%	89.2%	45.7%	\$254	\$252	\$113
MACON	\$1,912	\$3,097	\$823	4.9%	5.9%	11.5%	\$94	\$183	\$95	34.2%	71.2%	81.1%	\$276	\$258	\$117
MADISON	\$3,851	\$3,056	\$949	4.6%	8.1%	14.1%	\$178	\$246	\$133	66.4%	96.8%	112.4%	\$268	\$254	\$119
MARIES	\$2,247	\$2,630	\$489	8.6%	6.7%	16.7%	\$192	\$176	\$81	61.7%	63.2%	66.3%	\$311	\$278	\$123
MARION	\$2,556	\$2,439	\$746	7.7%	8.5%	10.3%	\$196	\$207	\$77	55.9%	66.5%	58.5%	\$351	\$312	\$131
MERCER	\$3,718	\$497	\$1,699	4.6%	3.0%	8.7%	\$173	\$15	\$148	65.1%	5.8%	115.7%	\$265	\$253	\$128
MILLER	\$2,051	\$3,645	\$500	5.2%	5.9%	11.2%	\$107	\$216	\$56	39.8%	81.8%	51.1%	\$269	\$264	\$110
MISSISSIPPI	\$2,920	\$2,685	\$614	5.7%	7.2%	7.1%	\$166	\$193	\$44	46.4%	60.8%	33.9%	\$358	\$317	\$128
MONITEAU	\$3,792	\$2,613	\$505	7.9%	8.2%	13.3%	\$300	\$216	\$67	93.0%	76.7%	54.1%	\$323	\$281	\$124
MONROE	\$2,427	\$2,799	\$810	4.5%	4.8%	12.1%	\$108	\$135	\$98	33.8%	47.3%	78.2%	\$321	\$285	\$126
MONTGOMERY	\$4,834	\$2,463	\$924	5.3%	8.1%	11.0%	\$257	\$199	\$102	81.4%	72.8%	83.4%	\$315	\$273	\$122
MORGAN	\$4,038	\$3,153	\$530	5.0%	6.5%	15.5%	\$204	\$205	\$82	78.0%	85.8%	80.2%	\$261	\$239	\$102
NEW MADRID	\$3,298	\$3,658	\$595	3.8%	5.4%	9.0%	\$125	\$197	\$54	37.5%	63.8%	39.8%	\$335	\$309	\$135
NEWTON	\$2,908	\$3,177	\$758	7.0%	6.4%	7.7%	\$204	\$202	\$58	73.2%	78.9%	50.3%	\$278	\$256	\$115
NODAWAY	\$1,916	\$2,850	\$651	5.2%	5.6%	9.2%	\$99	\$160	\$60	32.3%	58.9%	44.1%	\$306	\$272	\$135
OREGON	\$5,141	\$2,755	\$765	3.8%	6.7%	12.3%	\$195	\$183	\$94	74.5%	74.9%	79.7%	\$261	\$245	\$118
OSAGE	\$2,825	\$2,975	\$515	6.2%	7.8%	16.4%	\$175	\$233	\$84	57.4%	77.3%	61.4%	\$305	\$302	\$137
OZARK	\$3,898	\$4,583	\$519	3.3%	5.1%	11.1%	\$127	\$232	\$58	61.4%	121.0%	59.6%	\$207	\$192	\$97
PEMISCOT	\$2,897	\$3,442	\$578	3.8%	5.5%	12.9%	\$110	\$189	\$74	39.1%	71.3%	52.5%	\$281	\$265	\$141
PERRY	\$2,462	\$2,754	\$1,707	8.6%	6.6%	31.0%	\$211	\$181	\$528	54.7%	55.6%	401.8%	\$387	\$326	\$132
PETTIS	\$3,173	\$2,225	\$769	7.2%	8.2%	10.6%	\$230	\$182	\$81	70.8%	60.6%	68.0%	\$324	\$301	\$120
PHELPS	\$2,775	\$2,087	\$547	5.7%	8.6%	11.2%	\$160	\$178	\$61	54.9%	66.7%	54.0%	\$290	\$268	\$113
PIKE	\$3,104	\$2,173	\$1,112	5.4%	7.8%	14.8%	\$167	\$170	\$165	50.6%	59.6%	114.9%	\$330	\$285	\$143
PLATTE	\$2,801	\$2,703	\$726	7.0%	7.6%	7.0%	\$197	\$204	\$51	56.9%	65.1%	43.8%	\$345	\$314	\$117
POLK	\$2,753	\$2,328	\$710	6.8%	7.1%	7.4%	\$188	\$164	\$52	70.3%	63.4%	46.5%	\$268	\$259	\$112

Annual Losses and Average Premium by County - Standard Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
PULASKI	\$3,805	\$2,977	\$702	3.9%	5.9%	10.1%	\$149	\$177	\$71	62.0%	70.4%	70.6%	\$240	\$251	\$100
PUTNAM	\$15,984	\$1,900	\$1,137	4.2%	7.5%	13.9%	\$669	\$142	\$158	273.9%	66.0%	136.3%	\$244	\$216	\$116
RALLS	\$1,481	\$2,495	\$994	7.9%	4.9%	9.2%	\$117	\$123	\$92	36.3%	42.6%	70.1%	\$321	\$290	\$131
RANDOLPH	\$4,378	\$2,572	\$891	5.9%	5.8%	9.4%	\$257	\$149	\$84	83.5%	53.3%	71.1%	\$307	\$280	\$118
RAY	\$4,189	\$2,981	\$1,096	5.5%	8.1%	6.3%	\$230	\$242	\$69	73.1%	81.5%	55.5%	\$315	\$297	\$124
REYNOLDS	\$7,570	\$3,019	\$1,125	3.3%	7.5%	10.9%	\$249	\$226	\$123	93.2%	90.2%	99.1%	\$268	\$250	\$124
RIPLEY	\$3,274	\$2,681	\$969	5.1%	6.2%	10.7%	\$167	\$167	\$103	61.0%	65.1%	86.8%	\$275	\$256	\$119
ST. CHARLES	\$2,962	\$2,351	\$577	9.0%	8.2%	8.9%	\$267	\$193	\$52	65.9%	58.6%	50.2%	\$405	\$329	\$103
ST. CLAIR	\$3,120	\$3,027	\$994	4.8%	6.4%	11.8%	\$149	\$193	\$117	60.1%	85.6%	110.8%	\$248	\$225	\$106
STE. GENEVIEVE	\$5,238	\$2,683	\$616	4.8%	7.0%	14.6%	\$252	\$189	\$90	73.4%	67.6%	80.1%	\$343	\$279	\$112
ST. FRANCOIS	\$3,451	\$2,779	\$940	6.4%	7.2%	8.4%	\$220	\$199	\$79	67.7%	64.3%	63.8%	\$326	\$309	\$124
ST. LOUIS	\$2,958	\$2,119	\$826	9.2%	9.5%	12.8%	\$271	\$201	\$106	66.0%	59.8%	98.8%	\$410	\$337	\$107
SALINE	\$3,523	\$2,367	\$751	5.3%	6.1%	9.3%	\$187	\$144	\$70	67.1%	56.5%	55.9%	\$278	\$254	\$125
SCHUYLER	\$3,566	\$2,298	\$2,290	4.7%	6.8%	11.5%	\$168	\$156	\$264	68.3%	70.9%	247.0%	\$245	\$219	\$107
SCOTLAND	\$5,944	\$2,355	\$650	4.7%	10.6%	19.5%	\$282	\$251	\$127	102.3%	104.3%	103.8%	\$275	\$240	\$122
SCOTT	\$3,487	\$2,535	\$751	7.7%	7.2%	9.2%	\$270	\$181	\$69	73.9%	53.6%	53.4%	\$365	\$338	\$130
SHANNON	\$4,331	\$2,138	\$537	5.4%	6.8%	15.4%	\$232	\$146	\$83	98.2%	66.4%	77.2%	\$236	\$219	\$107
SHELBY	\$10,890	\$2,232	\$1,434	5.7%	10.0%	12.0%	\$620	\$222	\$172	196.1%	81.1%	127.5%	\$316	\$274	\$135
STODDARD	\$3,655	\$3,374	\$562	5.6%	4.6%	11.2%	\$206	\$157	\$63	61.3%	52.1%	47.9%	\$336	\$300	\$132
STONE	\$3,282	\$2,861	\$614	5.2%	5.3%	8.3%	\$172	\$153	\$51	62.8%	63.2%	51.2%	\$273	\$241	\$99
SULLIVAN	\$5,222	\$2,492	\$1,172	6.6%	8.0%	11.2%	\$346	\$199	\$131	130.4%	82.8%	107.9%	\$265	\$241	\$122
TANEY	\$2,840	\$2,392	\$765	5.9%	7.0%	7.7%	\$166	\$168	\$59	58.0%	63.5%	55.7%	\$287	\$264	\$105
TEXAS	\$3,760	\$3,184	\$868	5.2%	6.3%	12.8%	\$197	\$201	\$111	78.7%	83.6%	106.7%	\$251	\$240	\$104
VERNON	\$5,480	\$1,884	\$1,399	3.6%	5.9%	8.0%	\$197	\$110	\$113	74.9%	44.5%	93.9%	\$262	\$248	\$120
WARREN	\$3,820	\$2,647	\$590	7.9%	8.4%	10.2%	\$301	\$223	\$60	90.6%	70.5%	48.2%	\$332	\$316	\$125
WASHINGTON	\$3,377	\$2,497	\$905	7.7%	8.8%	11.2%	\$262	\$220	\$101	81.9%	70.9%	76.6%	\$319	\$311	\$132
WAYNE	\$2,939	\$3,098	\$673	6.6%	7.9%	17.9%	\$193	\$246	\$120	66.8%	94.4%	102.1%	\$288	\$260	\$118
WEBSTER	\$2,359	\$2,789	\$839	5.9%	5.8%	8.9%	\$138	\$162	\$75	51.9%	64.6%	65.6%	\$266	\$251	\$114
WORTH	\$1,465	\$905	\$1,538	4.8%	9.5%	15.9%	\$70	\$86	\$244	26.4%	34.5%	200.1%	\$265	\$249	\$122
WRIGHT	\$3,644	\$2,783	\$766	6.1%	8.1%	11.1%	\$224	\$225	\$85	85.3%	92.7%	79.5%	\$263	\$243	\$107
ST. LOUIS CITY	\$2,552	\$2,076	\$884	10.2%	13.3%	13.1%	\$259	\$276	\$116	52.9%	61.5%	71.8%	\$490	\$448	\$162

Annual Losses and Average Premium by County – Non Standard Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
ADAIR	\$3,950	\$1,903	\$1,124	8.6%	11.8%	10.4%	\$341	\$225	\$117	72.0%	51.8%	56.0%	\$474	\$434	\$209
ANDREW	\$3,010	\$2,206	\$1,840	10.5%	11.1%	5.8%	\$316	\$246	\$107	69.5%	49.0%	56.6%	\$454	\$502	\$189
ATCHISON	\$4,559	\$2,302	\$948	2.4%	15.3%	10.1%	\$109	\$353	\$96	34.6%	82.2%	42.2%	\$314	\$429	\$227
AUDRAIN	\$1,828	\$2,070	\$1,228	7.0%	6.0%	11.6%	\$129	\$124	\$143	28.2%	28.3%	71.5%	\$457	\$438	\$200
BARRY	\$2,029	\$3,949	\$1,579	8.9%	7.4%	6.4%	\$180	\$292	\$101	44.3%	64.4%	59.4%	\$407	\$453	\$171
BARTON	\$3,260	\$2,219	\$936	7.7%	8.3%	8.3%	\$250	\$185	\$77	55.4%	41.2%	38.0%	\$452	\$449	\$203
BATES	\$3,659	\$3,451	\$984	6.6%	7.1%	7.9%	\$240	\$246	\$78	53.8%	53.7%	39.4%	\$446	\$457	\$197
BENTON	\$2,724	\$2,617	\$1,045	6.6%	8.5%	9.9%	\$181	\$223	\$104	43.9%	54.9%	52.1%	\$412	\$406	\$199
BOLLINGER	\$3,351	\$2,725	\$1,197	8.1%	8.4%	6.3%	\$273	\$230	\$76	83.0%	57.2%	48.6%	\$329	\$402	\$156
BOONE	\$3,198	\$3,196	\$1,015	10.8%	12.8%	5.1%	\$346	\$410	\$52	70.5%	83.4%	28.1%	\$491	\$492	\$186
BUCHANAN	\$2,838	\$2,874	\$1,166	10.6%	10.2%	6.2%	\$300	\$294	\$72	64.7%	59.0%	41.2%	\$464	\$499	\$174
BUTLER	\$1,953	\$3,042	\$764	11.0%	13.8%	6.9%	\$215	\$420	\$53	52.5%	95.1%	33.5%	\$411	\$442	\$158
CALDWELL	\$2,887	\$3,636	\$1,647	4.4%	8.0%	11.7%	\$128	\$290	\$192	33.4%	68.5%	87.7%	\$384	\$423	\$219
CALLAWAY	\$2,635	\$2,891	\$974	8.4%	9.7%	8.7%	\$220	\$279	\$85	48.7%	63.3%	43.4%	\$452	\$442	\$196
CAMDEN	\$2,530	\$2,694	\$698	9.3%	13.2%	7.6%	\$235	\$355	\$53	53.7%	72.5%	25.7%	\$439	\$490	\$206
CAPE GIRARDEAU	\$2,555	\$2,621	\$1,062	10.4%	12.1%	8.1%	\$266	\$317	\$86	60.3%	66.9%	52.7%	\$442	\$474	\$163
CARROLL	\$2,121	\$3,016	\$1,503	5.2%	7.4%	18.3%	\$111	\$222	\$275	29.3%	62.4%	141.5%	\$378	\$355	\$194
CARTER	\$5,708	\$2,212	\$833	5.2%	16.9%	8.3%	\$298	\$373	\$69	75.7%	84.7%	36.5%	\$394	\$441	\$190
CASS	\$3,236	\$2,610	\$1,677	9.7%	8.8%	4.8%	\$315	\$230	\$81	66.6%	45.5%	41.9%	\$474	\$505	\$193
CEDAR	\$2,693	\$2,428	\$1,120	9.0%	11.5%	7.4%	\$241	\$279	\$83	56.0%	62.1%	46.9%	\$431	\$449	\$178
CHARITON	\$2,273	\$5,397	\$932	5.2%	3.1%	14.7%	\$119	\$170	\$137	30.1%	42.7%	63.5%	\$395	\$398	\$216
CHRISTIAN	\$2,853	\$2,706	\$813	10.9%	12.1%	6.2%	\$311	\$328	\$50	69.0%	69.2%	29.5%	\$450	\$475	\$171
CLARK	\$3,167	\$4,029	\$970	5.9%	7.7%	11.5%	\$187	\$310	\$112	47.5%	76.9%	57.5%	\$393	\$403	\$194
CLAY	\$2,949	\$3,143	\$1,628	10.0%	10.3%	5.4%	\$294	\$325	\$88	56.0%	59.9%	45.9%	\$525	\$543	\$192
CLINTON	\$2,899	\$3,826	\$2,008	9.1%	8.7%	9.2%	\$265	\$334	\$184	55.8%	64.8%	89.7%	\$474	\$516	\$205
COLE	\$2,560	\$2,557	\$1,009	10.6%	10.3%	9.0%	\$271	\$264	\$91	59.3%	57.3%	51.2%	\$457	\$460	\$178
COOPER	\$3,241	\$1,953	\$775	6.7%	11.3%	11.8%	\$218	\$221	\$92	46.3%	51.0%	44.5%	\$470	\$433	\$206
CRAWFORD	\$3,330	\$3,056	\$2,302	6.3%	13.7%	10.1%	\$210	\$418	\$232	50.5%	86.4%	112.2%	\$416	\$484	\$207
DADE	\$2,931	\$3,064	\$949	6.9%	13.2%	7.7%	\$203	\$404	\$73	48.7%	99.9%	40.4%	\$417	\$405	\$181
DALLAS	\$5,862	\$3,629	\$1,938	7.5%	6.9%	5.8%	\$437	\$250	\$112	108.0%	56.5%	63.2%	\$405	\$443	\$177
DAVIESS	\$4,338	\$3,856	\$2,733	4.6%	7.9%	5.4%	\$201	\$306	\$148	50.1%	72.8%	69.6%	\$401	\$420	\$213
DE KALB	\$2,342	\$4,061	\$1,867	6.4%	8.0%	9.6%	\$150	\$325	\$179	38.6%	71.9%	88.4%	\$388	\$452	\$203
DENT	\$2,976	\$4,733	\$1,513	5.4%	8.4%	9.1%	\$160	\$397	\$138	43.1%	93.1%	72.0%	\$372	\$426	\$191
DOUGLAS	\$3,650	\$3,164	\$964	8.6%	11.5%	17.3%	\$312	\$363	\$167	72.3%	87.9%	93.7%	\$432	\$414	\$178
DUNKLIN	\$2,710	\$2,823	\$1,144	8.6%	9.2%	11.0%	\$232	\$260	\$126	53.8%	51.9%	64.6%	\$432	\$501	\$195
FRANKLIN	\$3,980	\$2,524	\$904	10.8%	14.3%	9.0%	\$431	\$362	\$81	90.0%	71.0%	41.9%	\$479	\$510	\$194
GASCONADE	\$5,415	\$2,845	\$802	7.5%	12.0%	15.2%	\$409	\$341	\$122	93.1%	74.6%	58.7%	\$439	\$457	\$207
GENTRY	\$1,998	\$5,312	\$1,027	4.8%	6.4%	11.2%	\$96	\$341	\$115	23.3%	76.4%	55.4%	\$411	\$446	\$208
GREENE	\$2,414	\$2,743	\$830	11.1%	9.5%	5.2%	\$268	\$261	\$43	57.2%	54.6%	26.8%	\$469	\$479	\$161
GRUNDY	\$3,138	\$2,305	\$660	7.9%	8.1%	5.9%	\$249	\$187	\$39	62.5%	43.9%	17.6%	\$399	\$427	\$222
HARRISON	\$3,532	\$2,165	\$957	3.9%	8.9%	11.7%	\$139	\$193	\$112	33.2%	48.5%	50.8%	\$419	\$398	\$220
HENRY	\$1,974	\$2,822	\$1,599	9.5%	10.6%	9.5%	\$187	\$299	\$152	41.1%	62.3%	66.3%	\$454	\$480	\$229

Annual Losses and Average Premium by County – Non Standard Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
HICKORY	\$3,942	\$1,834	\$741	7.3%	6.3%	12.1%	\$286	\$115	\$89	72.8%	25.6%	48.1%	\$393	\$449	\$186
HOLT	\$3,677	\$4,161	\$1,838	5.4%	6.9%	9.6%	\$200	\$286	\$176	50.7%	59.7%	89.1%	\$394	\$479	\$198
HOWARD	\$2,894	\$4,835	\$1,709	8.7%	5.1%	5.4%	\$251	\$245	\$92	54.2%	57.3%	53.0%	\$463	\$428	\$174
HOWELL	\$3,508	\$4,168	\$1,169	8.2%	10.8%	9.3%	\$288	\$450	\$109	67.3%	100.3%	57.7%	\$429	\$449	\$189
IRON	\$3,591	\$2,530	\$1,750	6.8%	10.1%	3.6%	\$244	\$256	\$63	62.1%	58.9%	35.6%	\$393	\$434	\$177
JACKSON	\$3,223	\$2,557	\$2,129	12.0%	14.8%	5.5%	\$386	\$378	\$118	66.5%	62.5%	55.0%	\$581	\$605	\$214
JASPER	\$2,586	\$2,672	\$1,306	9.4%	10.4%	5.5%	\$242	\$278	\$72	56.7%	63.1%	45.4%	\$427	\$440	\$160
JEFFERSON	\$3,261	\$2,677	\$1,321	11.6%	13.4%	6.2%	\$378	\$360	\$82	69.3%	68.9%	51.8%	\$545	\$522	\$159
JOHNSON	\$2,312	\$2,694	\$1,742	8.7%	11.2%	5.8%	\$202	\$301	\$101	40.7%	55.5%	47.6%	\$496	\$543	\$212
KNOX	\$3,450	\$3,787	\$1,327	6.3%	11.8%	15.1%	\$216	\$446	\$200	45.7%	91.4%	94.4%	\$472	\$488	\$212
LACLEDE	\$2,965	\$2,569	\$1,154	7.8%	10.1%	4.4%	\$230	\$260	\$51	55.3%	56.7%	27.5%	\$416	\$459	\$185
LAFAYETTE	\$2,743	\$2,912	\$862	7.7%	10.7%	4.7%	\$211	\$311	\$41	47.3%	69.5%	22.3%	\$447	\$447	\$183
LAWRENCE	\$2,601	\$3,462	\$1,292	6.5%	9.7%	3.6%	\$169	\$337	\$47	41.4%	72.4%	27.5%	\$408	\$466	\$171
LEWIS	\$2,921	\$2,719	\$1,293	8.2%	10.0%	13.3%	\$239	\$272	\$172	50.2%	61.3%	78.1%	\$476	\$444	\$220
LINCOLN	\$3,095	\$2,734	\$1,498	9.1%	10.3%	6.2%	\$280	\$281	\$92	62.8%	57.7%	49.0%	\$446	\$486	\$188
LINN	\$3,192	\$2,970	\$1,437	8.6%	8.4%	12.6%	\$276	\$248	\$181	69.1%	57.3%	81.8%	\$399	\$434	\$222
LIVINGSTON	\$3,359	\$3,554	\$770	8.2%	10.5%	8.0%	\$275	\$374	\$62	72.5%	82.7%	29.2%	\$379	\$452	\$212
MCDONALD	\$3,137	\$3,759	\$1,471	6.4%	11.4%	6.8%	\$202	\$427	\$100	52.5%	96.1%	55.8%	\$386	\$445	\$179
MACON	\$2,222	\$2,177	\$1,156	8.9%	7.8%	5.5%	\$197	\$170	\$63	44.0%	38.4%	29.8%	\$448	\$442	\$211
MADISON	\$3,239	\$3,610	\$677	6.4%	11.2%	12.1%	\$208	\$403	\$82	51.6%	91.5%	43.9%	\$403	\$441	\$187
MARIES	\$5,186	\$3,640	\$1,076	6.3%	14.6%	12.6%	\$329	\$531	\$135	72.3%	113.4%	64.2%	\$455	\$468	\$211
MARION	\$3,231	\$2,043	\$1,183	8.6%	11.6%	6.9%	\$277	\$237	\$81	59.3%	55.3%	39.6%	\$468	\$429	\$205
MERCER	\$3,287	\$1,810	\$911	7.7%	10.0%	16.9%	\$252	\$181	\$154	61.0%	45.5%	71.8%	\$413	\$398	\$215
MILLER	\$2,535	\$3,038	\$1,193	6.9%	10.4%	8.7%	\$175	\$317	\$104	41.6%	69.7%	51.4%	\$421	\$455	\$202
MISSISSIPPI	\$3,029	\$3,476	\$1,564	6.5%	12.1%	6.0%	\$196	\$420	\$94	43.6%	92.9%	49.1%	\$449	\$452	\$191
MONITEAU	\$3,469	\$3,052	\$617	10.7%	13.0%	11.6%	\$370	\$396	\$72	81.2%	80.5%	34.6%	\$455	\$492	\$207
MONROE	\$4,661	\$2,154	\$1,664	6.7%	5.7%	12.9%	\$312	\$123	\$214	67.0%	31.3%	94.9%	\$467	\$395	\$226
MONTGOMERY	\$5,953	\$4,313	\$808	8.6%	11.0%	14.9%	\$512	\$473	\$120	115.0%	107.5%	58.3%	\$445	\$440	\$206
MORGAN	\$2,932	\$3,570	\$1,291	7.0%	15.5%	12.3%	\$205	\$554	\$159	51.7%	123.6%	82.7%	\$395	\$448	\$193
NEW MADRID	\$2,154	\$2,732	\$1,918	7.9%	8.1%	6.1%	\$170	\$221	\$117	38.2%	43.9%	61.7%	\$445	\$504	\$190
NEWTON	\$3,528	\$3,644	\$2,038	6.3%	8.3%	5.2%	\$223	\$301	\$106	53.9%	66.0%	58.4%	\$415	\$456	\$182
NODAWAY	\$2,122	\$2,143	\$1,879	7.0%	6.5%	8.2%	\$150	\$139	\$154	32.5%	29.5%	68.1%	\$460	\$470	\$226
OREGON	\$1,514	\$2,014	\$1,091	7.8%	17.3%	12.6%	\$118	\$348	\$138	28.2%	77.9%	62.1%	\$419	\$447	\$222
OSAGE	\$9,510	\$2,807	\$801	9.6%	12.8%	14.4%	\$912	\$359	\$116	185.9%	82.4%	53.2%	\$491	\$436	\$217
OZARK	\$2,145	\$3,809	\$921	7.3%	7.6%	8.7%	\$156	\$289	\$80	39.7%	62.2%	40.6%	\$393	\$465	\$198
PEMISCOT	\$3,687	\$1,511	\$1,322	9.2%	17.1%	9.9%	\$340	\$259	\$131	74.1%	49.0%	65.0%	\$459	\$529	\$202
PERRY	\$4,600	\$3,336	\$1,878	11.7%	11.7%	37.8%	\$540	\$389	\$709	123.4%	83.5%	447.2%	\$438	\$465	\$159
PETTIS	\$1,803	\$2,269	\$856	10.1%	11.6%	8.1%	\$181	\$262	\$69	41.7%	58.2%	36.6%	\$435	\$451	\$188
PHELPS	\$2,682	\$3,268	\$856	10.1%	12.6%	6.7%	\$271	\$412	\$57	62.1%	87.1%	29.2%	\$436	\$473	\$197
PIKE	\$3,945	\$5,232	\$1,087	7.8%	7.0%	14.9%	\$309	\$367	\$162	63.0%	80.6%	74.0%	\$491	\$456	\$219
PLATTE	\$3,070	\$3,062	\$1,869	10.7%	12.5%	6.0%	\$329	\$382	\$112	60.9%	67.2%	58.1%	\$540	\$568	\$193
POLK	\$2,935	\$2,600	\$818	8.2%	14.4%	8.1%	\$240	\$375	\$66	58.3%	83.4%	37.9%	\$412	\$450	\$175

Annual Losses and Average Premium by County – Non Standard Drivers

County Name	Loss Severity			Loss Frequency			Pure Premium			Loss Ratio			Average Premium		
	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.	Liability	Collision	Comp.
PULASKI	\$4,279	\$3,255	\$919	7.5%	10.8%	6.3%	\$322	\$352	\$58	75.7%	69.2%	28.9%	\$426	\$509	\$201
PUTNAM	\$3,027	\$1,405	\$1,173	7.0%	8.9%	9.8%	\$212	\$125	\$115	54.0%	31.2%	49.3%	\$393	\$402	\$234
RALLS	\$2,130	\$3,073	\$1,878	3.8%	9.6%	11.2%	\$81	\$294	\$210	17.9%	68.6%	103.1%	\$454	\$428	\$204
RANDOLPH	\$3,745	\$3,174	\$1,233	7.7%	7.6%	12.1%	\$287	\$241	\$149	63.0%	53.1%	69.5%	\$455	\$454	\$214
RAY	\$4,304	\$3,341	\$1,148	7.4%	8.7%	4.2%	\$317	\$289	\$48	71.2%	61.2%	25.1%	\$446	\$473	\$193
REYNOLDS	\$7,129	\$3,305	\$2,903	4.0%	9.0%	7.0%	\$282	\$297	\$203	73.5%	73.0%	88.0%	\$384	\$407	\$231
RIPLEY	\$3,373	\$2,385	\$2,629	3.9%	12.4%	6.7%	\$131	\$297	\$177	33.7%	70.9%	93.1%	\$390	\$418	\$190
ST. CHARLES	\$3,128	\$2,558	\$1,249	11.5%	12.1%	4.1%	\$359	\$308	\$52	63.6%	60.1%	31.4%	\$565	\$513	\$164
ST. CLAIR	\$4,552	\$3,104	\$1,301	7.4%	12.8%	10.5%	\$339	\$396	\$137	79.0%	86.7%	75.2%	\$429	\$457	\$182
STE. GENEVIEVE	\$4,050	\$2,049	\$1,427	7.5%	10.7%	16.9%	\$304	\$218	\$241	68.5%	49.9%	142.3%	\$444	\$438	\$169
ST. FRANCOIS	\$2,484	\$2,398	\$1,676	8.6%	10.8%	5.4%	\$214	\$258	\$91	50.9%	55.4%	56.3%	\$420	\$466	\$161
ST. LOUIS	\$3,157	\$2,254	\$1,398	13.1%	15.2%	8.1%	\$414	\$341	\$113	70.2%	62.3%	64.9%	\$590	\$548	\$174
SALINE	\$2,770	\$2,865	\$1,379	8.3%	6.4%	8.0%	\$229	\$182	\$110	50.6%	42.7%	58.0%	\$453	\$427	\$189
SCHUYLER	\$5,879	\$567	\$1,188	8.3%	7.1%	22.0%	\$490	\$41	\$262	107.9%	10.4%	126.0%	\$454	\$389	\$208
SCOTLAND	\$3,096	\$3,668	\$1,059	8.8%	13.3%	13.0%	\$272	\$489	\$138	59.6%	119.7%	58.9%	\$456	\$409	\$234
SCOTT	\$2,698	\$2,074	\$1,191	9.9%	13.8%	5.5%	\$266	\$287	\$65	64.6%	65.3%	38.3%	\$411	\$439	\$169
SHANNON	\$1,881	-\$341	\$176	6.2%	16.0%	20.0%	\$117	-\$55	\$35	29.8%	-13.5%	20.7%	\$392	\$404	\$170
SHELBY	\$1,920	\$1,394	\$961	6.8%	9.6%	19.2%	\$130	\$133	\$185	27.2%	28.9%	73.2%	\$479	\$461	\$253
STODDARD	\$2,307	\$3,566	\$1,332	8.7%	7.7%	5.8%	\$202	\$273	\$77	45.6%	58.8%	40.2%	\$442	\$465	\$192
STONE	\$2,443	\$2,793	\$762	8.8%	10.9%	4.9%	\$216	\$305	\$37	48.5%	64.6%	20.8%	\$446	\$472	\$178
SULLIVAN	\$2,298	\$2,992	\$1,559	7.6%	10.9%	7.8%	\$174	\$326	\$121	45.6%	81.2%	55.7%	\$382	\$402	\$217
TANEY	\$2,333	\$2,207	\$1,318	7.9%	10.2%	5.1%	\$185	\$225	\$67	40.5%	44.9%	35.9%	\$456	\$503	\$186
TEXAS	\$3,324	\$2,228	\$1,146	4.9%	12.5%	11.9%	\$164	\$277	\$136	39.6%	62.8%	68.6%	\$414	\$442	\$199
VERNON	\$2,747	\$3,195	\$1,543	6.7%	10.4%	7.5%	\$183	\$333	\$116	43.1%	73.1%	64.9%	\$425	\$456	\$179
WARREN	\$3,117	\$2,652	\$469	6.4%	14.1%	6.6%	\$199	\$373	\$31	43.4%	79.5%	16.6%	\$458	\$469	\$187
WASHINGTON	\$2,692	\$3,617	\$1,626	8.0%	11.9%	6.8%	\$217	\$431	\$110	55.0%	92.4%	59.1%	\$394	\$466	\$186
WAYNE	\$4,456	\$2,677	\$1,411	5.7%	12.7%	7.9%	\$255	\$340	\$111	63.0%	86.0%	63.7%	\$405	\$396	\$174
WEBSTER	\$3,494	\$3,574	\$1,172	10.1%	10.2%	6.2%	\$353	\$363	\$72	81.8%	78.9%	39.9%	\$431	\$460	\$182
WORTH	\$4,560	\$3,185	\$1,464	6.5%	15.8%	9.1%	\$296	\$503	\$133	72.1%	125.1%	73.2%	\$410	\$402	\$182
WRIGHT	\$2,845	\$2,930	\$1,492	7.9%	8.9%	8.6%	\$224	\$259	\$129	52.6%	61.5%	70.7%	\$425	\$422	\$182
ST. LOUIS CITY	\$2,912	\$1,937	\$1,695	16.6%	20.7%	9.6%	\$484	\$401	\$162	69.3%	61.8%	67.7%	\$698	\$650	\$239

Private Passenger Automobile Insurance

Market Share by County

Annual Market Share by County

County	Local Writers		State Writers		Local Group Writers		State Group Writers	
	1998	Rank	1998	Rank	1998	Rank	1998	Rank
ADAIR	66.1%	37	59.6%	30	73.4%	43	67.7%	19
ANDREW	58.6%	70	56.4%	42	67.9%	67	59.7%	44
ATCHISON	67.4%	34	59.8%	27	73.9%	40	66.8%	22
AUDRAIN	68.1%	31	62.1%	17	76.2%	34	68.1%	18
BARRY	55.2%	91	55.0%	59	64.8%	87	53.9%	78
BARTON	70.0%	22	66.9%	3	81.1%	8	69.9%	9
BATES	59.0%	68	46.0%	107	68.8%	60	53.3%	83
BENTON	56.2%	82	55.8%	48	63.9%	96	58.8%	54
BOLLINGER	59.6%	65	54.7%	66	68.9%	59	40.3%	105
BOONE	54.6%	94	52.7%	80	63.8%	97	56.2%	69
BUCHANAN	55.5%	88	53.5%	73	67.6%	72	57.4%	64
BUTLER	47.1%	115	41.9%	113	58.3%	111	30.0%	115
CALDWELL	72.9%	9	62.9%	13	79.7%	15	73.5%	4
CALLAWAY	63.6%	49	55.0%	60	71.3%	50	63.6%	33
CAMDEN	48.6%	112	47.0%	103	57.0%	113	49.9%	96
CAPE GIRARDEAU	59.2%	66	55.0%	61	70.0%	52	45.0%	102
CARROLL	68.3%	30	51.0%	91	75.0%	37	58.0%	61
CARTER	57.2%	75	47.4%	102	65.9%	83	40.4%	104
CASS	57.7%	72	57.1%	33	67.5%	74	59.0%	51
CEDAR	59.2%	67	52.9%	77	67.2%	76	57.2%	65
CHARITON	78.4%	1	68.5%	2	83.6%	2	75.8%	1
CHRISTIAN	55.2%	92	54.8%	63	63.9%	94	58.8%	53
CLARK	70.9%	16	53.2%	75	78.4%	22	59.1%	49
CLAY	62.6%	51	61.3%	23	72.6%	46	61.9%	40
CLINTON	61.8%	54	57.0%	36	68.4%	63	62.5%	38
COLE	60.0%	61	52.8%	78	67.7%	70	59.5%	47
COOPER	65.5%	40	55.4%	53	73.7%	41	56.5%	68
CRAWFORD	57.0%	77	54.8%	64	67.0%	78	53.6%	80
DADE	68.3%	29	66.5%	4	77.0%	30	69.7%	10
DALLAS	49.5%	109	48.6%	97	60.1%	106	53.8%	79
DAVISS	72.0%	11	59.7%	29	79.0%	18	70.2%	7
DE KALB	65.3%	41	55.7%	50	74.0%	39	62.4%	39
DENT	60.0%	62	52.1%	86	67.8%	68	53.5%	81
DOUGLAS	61.9%	53	57.5%	32	70.0%	54	60.5%	42
DUNKLIN	57.2%	74	45.2%	109	66.0%	82	35.2%	112
FRANKLIN	57.1%	76	55.7%	49	66.5%	79	55.9%	70
GASCONADE	71.7%	13	64.5%	6	80.5%	11	69.4%	12
GENTRY	70.8%	18	55.2%	56	79.8%	14	63.9%	31
GREENE	54.4%	96	54.4%	70	64.2%	92	58.6%	55
GRUNDY	68.9%	27	55.9%	46	78.2%	24	63.5%	34
HARRISON	70.6%	20	56.3%	44	79.1%	17	64.6%	28
HENRY	56.4%	81	51.2%	90	65.2%	85	53.4%	82
HICKORY	50.6%	106	46.3%	105	56.8%	114	49.4%	97
HOLT	70.9%	17	52.4%	83	79.6%	16	62.5%	37
HOWARD	69.0%	25	61.8%	19	77.0%	28	65.0%	27
HOWELL	56.7%	79	54.9%	62	64.7%	89	57.8%	62

Annual Market Share by County

County	Local Writers		State Writers		Local Group Writers		State Group Writers	
	1998	Rank	1998	Rank	1998	Rank	1998	Rank
IRON	65.9%	39	54.5%	67	74.4%	38	50.7%	94
JACKSON	56.6%	80	55.8%	47	68.3%	65	55.5%	71
JASPER	55.5%	87	53.9%	71	65.0%	86	54.9%	73
JEFFERSON	52.5%	101	52.5%	82	61.2%	103	52.3%	88
JOHNSON	54.6%	95	52.1%	85	63.5%	98	58.5%	56
KNOX	73.6%	8	62.4%	15	80.9%	9	67.3%	20
LACLEDE	48.6%	113	48.1%	99	57.5%	112	51.7%	92
LAFAYETTE	65.2%	43	61.4%	21	72.8%	45	63.8%	32
LAWRENCE	55.3%	90	53.6%	72	64.3%	91	55.0%	72
LEWIS	70.3%	21	64.0%	9	76.8%	32	68.7%	15
LINCOLN	50.9%	105	50.9%	92	60.9%	104	50.6%	95
LINN	72.1%	10	61.5%	20	79.0%	19	69.0%	14
LIVINGSTON	71.9%	12	62.2%	16	78.0%	25	69.2%	13
MACON	70.7%	19	62.5%	14	77.0%	29	69.7%	11
MADISON	64.7%	45	55.1%	57	73.1%	44	52.3%	87
MARIES	69.1%	24	62.0%	18	78.3%	23	65.4%	24
MARION	67.8%	32	60.0%	26	76.8%	33	64.0%	30
MCDONALD	56.0%	84	51.5%	88	68.4%	64	46.5%	100
MERCER	77.6%	2	66.3%	5	83.2%	3	73.0%	5
MILLER	61.5%	55	52.2%	84	67.1%	77	61.6%	41
MISSISSIPPI	49.2%	110	41.7%	114	62.7%	101	33.9%	113
MONITEAU	66.8%	35	61.0%	24	76.9%	31	65.9%	23
MONROE	75.5%	5	63.8%	11	81.4%	6	71.8%	6
MONTGOMERY	66.6%	36	61.3%	22	75.8%	36	65.4%	25
MORGAN	51.9%	102	48.6%	98	59.3%	109	52.3%	89
NEW MADRID	53.3%	100	42.4%	112	63.9%	95	32.4%	114
NEWTON	57.8%	71	56.3%	43	67.6%	71	54.3%	76
NODAWAY	73.7%	6	59.7%	28	80.5%	10	70.1%	8
OREGON	60.7%	58	51.4%	89	68.1%	66	54.4%	75
OSAGE	69.9%	23	64.1%	8	76.0%	35	68.5%	16
OZARK	60.5%	59	51.9%	87	68.4%	62	58.9%	52
PEMISCOT	64.5%	47	39.3%	115	70.0%	53	35.7%	111
PERRY	65.1%	44	56.7%	38	77.3%	27	42.7%	103
PETTIS	56.0%	85	53.4%	74	64.1%	93	56.7%	66
PHELPS	59.7%	64	54.4%	69	67.8%	69	60.4%	43
PIKE	61.5%	56	57.1%	35	71.2%	51	58.3%	57
PLATTE	57.6%	73	57.0%	37	67.6%	73	58.0%	59
POLK	55.4%	89	55.4%	54	66.1%	81	58.0%	58
PULASKI	53.3%	99	43.1%	111	68.7%	61	47.1%	99
PUTNAM	67.7%	33	52.5%	81	80.3%	12	59.1%	50
RALLS	71.6%	14	63.6%	12	79.9%	13	66.9%	21
RANDOLPH	65.3%	42	58.2%	31	73.7%	42	65.2%	26
RAY	60.7%	57	55.5%	52	70.0%	55	57.5%	63
REYNOLDS	66.0%	38	57.1%	34	77.4%	26	56.6%	67
RIPLEY	51.0%	103	45.4%	108	59.4%	107	46.2%	101
SALINE	64.6%	46	52.8%	79	72.0%	48	59.6%	45

Annual Market Share by County

	Local Writers		State Writers		Local Group Writers		State Group Writers	
County	1998	Rank	1998	Rank	1998	Rank	1998	Rank
SCHUYLER	68.9%	26	55.7%	51	78.8%	20	64.5%	29
SCOTLAND	73.6%	7	56.5%	41	81.8%	5	63.4%	35
SCOTT	53.4%	98	47.6%	100	65.8%	84	40.2%	106
SHANNON	51.0%	104	46.1%	106	60.9%	105	40.2%	107
SHELBY	76.5%	3	71.3%	1	85.7%	1	74.1%	2
ST. CHARLES	55.0%	93	55.0%	58	62.7%	102	54.6%	74
ST. CLAIR	63.0%	50	47.5%	101	69.1%	58	51.8%	91
ST. FRANCOIS	58.7%	69	56.6%	40	67.3%	75	52.5%	84
ST. LOUIS	54.1%	97	50.3%	93	63.0%	99	52.2%	90
ST. LOUIS CITY	50.4%	107	46.8%	104	62.9%	100	52.5%	86
STE. GENEVIEVE	68.8%	28	64.1%	7	78.6%	21	51.3%	93
STODDARD	64.2%	48	54.4%	68	71.7%	49	39.4%	109
STONE	48.7%	111	48.7%	96	56.6%	115	48.3%	98
SULLIVAN	75.9%	4	63.9%	10	82.7%	4	74.0%	3
TANEY	49.9%	108	49.8%	94	59.4%	108	54.1%	77
TEXAS	60.5%	60	60.5%	25	69.5%	57	63.0%	36
VERNON	62.1%	52	53.0%	76	72.0%	47	59.5%	48
WARREN	56.1%	83	54.7%	65	64.5%	90	52.5%	85
WASHINGTON	47.6%	114	44.5%	110	58.4%	110	39.8%	108
WAYNE	57.0%	78	49.1%	95	66.2%	80	38.8%	110
WEBSTER	55.6%	86	55.3%	55	64.8%	88	59.6%	46
WORTH	71.1%	15	56.7%	39	81.1%	7	68.4%	17
WRIGHT	59.9%	63	56.2%	45	69.9%	56	58.0%	60

